

FAME ^{AND} FORTUNE WEEKLY.

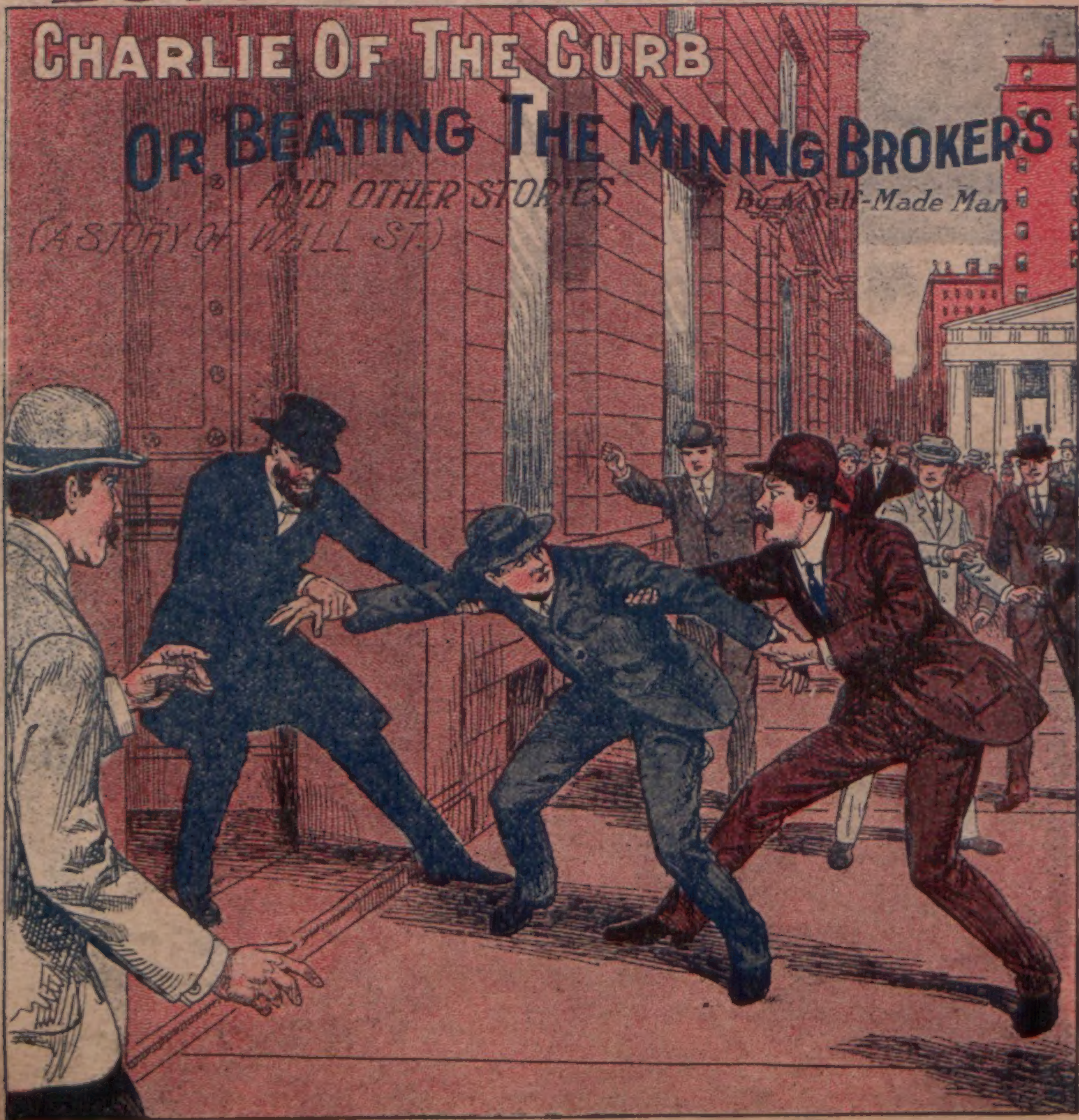
STORIES OF
BOYS WHO MAKE MONEY.

CHARLIE OF THE CURB OR BEATING THE MINING BROKERS

AND OTHER STORIES

By A Self-Made Man

(A STORY OF WALL ST.)



"Come with me," cried Broker Cusick, hauling Charlie toward the entrance of the building. "Let go of him. Cusick, he belongs to me," said Broker Simpson, pulling the boy in the opposite direction. "Easy, gentlemen, give me a chance," protested Charlie.

FAME AND FORTUNE WEEKLY

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CHARLIE OF THE CURB

OR, BEATING THE MINING BROKERS

By A SELF-MADE MAN

CHAPTER I.—Charlie Opens An Office.

"Hello, Munson. I hear you have quit Green's office?" said Broker Dodge to a bright-looking boy on Broad street one morning.

"So I have," replied Charlie Munson, in his customary way.

"What was the trouble?"

"None at all."

"But you had some reason for leaving Green?"

"Of course. I left him because after an experience of three years I was tired of running errands on a small salary."

"Oh, you wanted a raise and he wouldn't give it to you?"

"No, I didn't ask him for a raise. I simply told him I was going to quit. He asked me why. Had I been offered a better position. I told him no—that I was going in business for myself."

"What kind of business?" asked Dodge curiously.

"General brokerage."

"What!" exclaimed Dodge, in surprise.

"On the curb."

"You're joking, aren't you, Munson?"

"No, sir. I don't see anything funny about it."

"But you're only a boy."

"I expect to be a man in the course of two or three years."

"That's a foregone conclusion, if you live. At present, however, you are at least two years shy of your majority."

"I know it, but I guess I'm man enough to do business for myself."

"You lack knowledge and experience of the brokerage business."

"Oh, I'm not so new as you may think."

"And you need a bank account of sufficient size to do business with."

"I'm not worrying about that," said Charlie confidently.

"Have you come into money?"

"Maybe I have."

"Then the worst use you can put it to is to employ it as you propose."

"Think so?" laughed the boy.

"It stands to reason that you will only fritter it away in useless effort."

"I don't agree with you."

"I'm sorry. I like you, Munson, and I hate to see you make a fool of yourself."

"I don't expect to make a fool of myself."

"But you will whether you think so or not. Allow that you do open up, the brokers won't do

any business with you—as a broker. How are you going to make commissions, supposing you get customers, which strikes me as doubtful?"

"You're on the curb, aren't you?"

"You know I am."

"Know anything against me?"

"Not a thing. Quite the other way."

"Won't you give me a lift, then?"

"In what way?"

"Divide commissions with me on all business I put through your office?"

Dodge laughed.

"I'll do that for you—on the quiet, for we traders are not supposed to make such concessions; but do you really think you will get any business to hand over to me?"

"Why not? Do you suppose I'm going into business just to hang up my sign and look at it?"

"If confidence will bring you business you ought to get some, for you seem to be full of it. Where do you expect to have your office?"

"I've hired it already, in the Duncan Building, Room 524. I'm furnishing it up now. Drop up in a few days and see my den."

"I will. If I can help you any way to make things go, I will be glad to do it."

"Thank you, Mr. Dodge."

"What did Green say when you told him you were going to open up as a broker?"

"He nearly had a fit. He said there were several kinds of fools in the world, but I could give the whole of them cards and spades and win hands down."

Broker Dodge laughed heartily, for he knew Green well, and could easily fancy how he took the news from his office boy.

"He was quite complimentary," he said.

"He surely was. He said other things, too, which I will not repeat. He didn't want me to leave, and when he found that he could not hold me he told me he hoped I would see my finish so quick it would take my breath away."

"That was very kind of him."

"He is apt to express himself quite forcibly when he loses his temper, though he never really loses it for good, for he always has it by him."

"Well, I must get back to my office, Munson. Drop in and see me any time, and I will be glad to see you whether you have anything for me or not," and Dodge nodded to the boy and started across the street.

Charlie went on his way to a stationery house which took orders for printing which were ex-

cuted at its own office in Pearl street. He wanted business cards, letter headings, order pads, and other things he was likely to use as soon as he got into harness. He also wanted account and memorandum books, pens, ink, mucilage, blank pads, and other stationery which he could get there. He left his order, with the copy for the printing, and then returned to his room on the fifth floor of the Duncan Building, at the back, overlooking a court, which furnished light and air to the offices surrounding it.

His office was still as bare as when he hired it, but he expected his furniture to arrive shortly, and it was necessary for him to be there to receive it. He had bought a good second-hand roll-top desk, table, half a dozen chairs, small letter-file case that would rest comfortably on top of his desk, a second-hand safe in excellent condition that he got cheap, some wooden railings to divide his room off and keep visitors away from his desk unless he invited them inside, a rug for the inner part of the office, a couple of cuspidors, and sundry other things. He had also ordered a ticker to be put in, but he did not know when it would be brought there. He let himself into his room and went to the window to pass the time.

In the office opposite sat a very pretty and sweet-looking girl, busy at a typewriter. Her nimble fingers flew rapidly over the keys of her machine, but occasionally she stopped to raise the carrier to see something she had written, and then she looked down at her note-book by her side.

"That's a nice girl," thought Charlie, and it struck him he would like to know her, but he guessed there wasn't much chance of that. While he was admiring her, she took her work off her machine, got up and went away with it. Presently she came back, sat down again, and glanced out into the court. Then she caught Charlie looking at her. She turned away and went on working without taking the slightest notice of him. He saw that she did not look at him again.

"She's no flirt," he thought. "I like her better for that, though it reduces my chances of making her acquaintance. However, we'll see how things come on later when she finds I'm a fixture here."

He had left his office door ajar to show that somebody was there, and it was pushed open by one of the men bringing his desk from the freight elevator on Pine street.

"Where do you want this put?" asked the man.

"I want it at this window, but you can't put it in place till you lay down the rug first," said Charlie. "Put it against the wall there for the present and get the rug."

The men dropped the desk and went back to the elevator. One of them presently returned with the rug and Charlie helped to place it in the center of the space that was to mark the inside of the railing. Then he helped the man move the desk into the right spot. The table, chairs and other things were brought in. The railing was then carried from the elevator, and one of the men said he had orders to put it up. Charlie indicated where it was to go and the man set to work. While he was busy two men came with the ticker, placed it where Charlie wanted it, and proceeded to make the connections. The janitor came in with the telephone

apparatus that belonged to the room, but which had been removed when the previous tenant vacated it. About the time everything was in place except the safe, which hadn't arrived, that article came along.

"I'm in luck to have everything come together, so to speak," thought Charlie. "If the painter would only come now, my office would be complete."

Here the door was pushed open and a head was stuck in.

"This is the place where the sign is to go on the door, isn't it?" said the man, inserting the rest of his body.

"Yes. You're from Dixon's?"

"I am. Tell me what you want put on the glass."

Charlie wrote on a slip of paper the following:

"Charles Munson. Stocks and Bonds. Curb Stocks a Specialty."

He handed the paper to the painter and told him to make the lettering uniform with the other doors in that vicinity. Half an hour later the work was finished and approved of. Charlie paid the bill and the man departed. A tow-headed youth who was attached to the office opposite came out and looked at the sign of the new tenant. The door being half open, he looked in and saw Charlie fixing a picture on the wall.

"Hello, skesicks!" he said, with a grin. "Are you the new guy's office boy?"

"Do I look like an office boy?" asked Charlie good naturedly.

"I dunno. Maybe you're Munson's clerk."

"No, I'm Munson himself."

"What! Are you the boss of this shop?"

"I am the tenant."

"Oh, I say, give it to me easy. I've got a weak heart."

"You mean a seven-day heart," smiled Charlie.

"What do you mean by that?"

"Seven days make a week, and if you have a weak heart, wh——"

"You're a funny gazabo. Now without kidding tell me who you are."

"Are you interested in knowing?"

"Sure. I work in the office opposite. I like to know the chaps around me."

"Well, I've told you the truth. My name is Munson, and this is my office."

The youth gaped at him.

"I don't want to call you a liar, but you can't stuff me that way. You ain't no broker."

"Perhaps not, but I'm making a bluff at it."

"Say, is that straight goods?" asked the youth doubtfully.

"Yes, and a full wide, quality guaranteed."

"Where did you come from?"

"Why?"

"They don't have brokers in Wall Street who ain't old enough to vote."

"I wasn't aware that there was any law against it."

"I didn't say there was, but who'd patronize a kid broker?"

"I'm a pretty good sized kid. I could pick out fifty men in half an hour that are smaller than me."

"Your size is all right. That ain't anything. There's a fifteen-year-old kid in my block who's taller than you are. I'm talking about your age. You ain't much older than me."

"How old are you?"

"Fifteen. You ain't more'n eighteen. I've got money to bet on it."

"All right. We'll let it go at that. Now run along or your boss will have something to say to you for wasting his time."

"Thanks for nothing. I'll call again when your boss is in and I'll tell him you tried to pass yourself off for him. So-long. Be good to yourself."

The lad shut the door and went away into the direction of the elevator. He didn't believe that Charlie was the person whose name was on the door. It didn't look reasonable to him. Charlie completed hanging his pictures, took another look at the pretty girl across the court, then locked up and went home for the day.

CHAPTER II.—Charlie and His Father.

Charlie Munson was a New York boy, born and brought up on Manhattan Island, and his home had always been a moderate-priced flat in some part of the city above Fifty-ninth street. His father was foreman of the printing department of a widely circulated magazine, and before he got that position he was foreman of a big Fulton street printing office, and before that he was head compositor in the same office.

Charlie grew up like other boys, went to the grammar school in his neighborhood and sometimes got transferred when his parents moved, and they moved quite often, not because it was cheaper to move than pay rent, but because by moving they could generally manage to get two months' rent free, and the new quarters were always freshly painted and papered, and therefore an improvement on their old quarters.

After graduating from the grammar school Charlie went to the high school, but before he finished his course a customer of the Fulton street printing house offered to place him in William Green's brokerage office as messenger, and his father jumped at the chance, and forthwith Charlie quit the high school and entered Wall Street. He took to the financial district like a duck to water, and after he had been two years in the street he began speculating in a small way through the little bank on Nassau street, which establishment encouraged immature speculators and others to enter the great game of chance by taking orders for the purchase or sale of as small a number as five shares of any stock on the market list.

Whether good judgment or good luck guided Charlie's speculations is a question we won't argue, but certain it is he was lucky as a rule in his ventures, which he was careful to hide from his boss's knowledge, and gradually accumulated quite a bunch of money, which about the beginning of this story ran up into four figures. He was also careful to hide the knowledge of his financial success from his parents, his father particularly, for he had a pretty clear idea of what would happen to his pile if his respected sire got wind of it. Mr. Munson never accumu-

lated anything himself, probably because his wages did not permit of his doing so.

It was only since he got into the magazine office that he received as high as \$30 per week, for as a job foreman \$25 marked his limit, and prior to that he worked for from \$16 up. He did not belong to the union because the office was an "open" shop, and though he could have readily got the scale where it was paid he would not change, and the foremanship was the reward for sticking to the house.

Now he was in a union shop, and was paying dues and assessments, which somewhat reduced his \$30. As the cost of rent and food had gone up, and two months' free rent was a thing of the past when he figured on moving, he wasn't saving anything. Charlie had sized up his father's experience as way below the plane he expected to live on when he got married. Working for wages he considered unprofitable as a steady thing if one could do better, and he reasoned that Wall Street was the field where a smart chap could do better—the brokers were object lessons for that. They could afford to dress well, live well and have a bang-up time, too. Having nurtured the idea in his brain that he was smart enough to emulate those gentlemen, even if he was not yet old enough to vote, he decided that as soon as his success in the market netted him \$5,000 he would cut loose from Mr. Green and proceed to paddle his own canoe.

He was careful to let no hint of his purpose escape him at the house. He knew his father would put the veto on his ambitious ideas, and as his father was the boss it wouldn't do to run counter to him—that is, not so he could notice it. Charlie was a wise boy for his years and he laid his plans with the view of encountering the least resistance. Two weeks before our story opens Charlie closed out a deal with the little bank the profit of which raised his capital to \$5,500. Then he gave Green notice that he was going to leave on the following Saturday, and when Saturday came he shook the dust of the messenger vocation from his shoes forever, he hoped.

It was now Friday of the following week and we behold him established in his office, boss of his own time and arbiter of his own future unless his father got wind of these extraordinary proceedings and took an opposing hand in the game.

"If my dad learned about what I have done since Saturday he would have a fit," thought Charlie on his way home that afternoon. "He would certainly read me the riot act, and order me to give up my business prospects and hunt for another messenger job. If I can keep him in the background long enough to get a start then things will probably work out differently. If I'd been in my father's shoes I'd have owned a printing office long before reaching his age, instead of bossing somebody else's plant with the certainty of being superseded the moment I began to go back."

Charlie, as usual, got home some time before supper was ready and he put in the time reading the evening paper. Finally his father came home, and shortly afterward supper was put on the table.

"How are things in Wall Street, son?" asked Munson pere.

"Do you mean the market, pop? It's slow since the boom in D. & G. went to pieces," replied the boy.

It was the said boom which had more than doubled Charlie's capital and led directly to his separation from Broker Green.

"I suppose some people made a lot of money out of the boom?"

"You may take it from me that some people did. I am very well acquainted with a boy of my age who cleared over \$3,000 on the rise."

"A boy!" ejaculated Mr. Munson, looking interested. "How did he do it?"

"He bought some of the stock at low-water mark and sold it at high tide."

"He must be a pretty smart chap."

"He things he is. What do you suppose he did as soon as he got the money?"

"What did he do?"

"Resigned his messenger job and opened up an office for himself."

"As a broker?"

"Yes."

"Some people are lucky in this world. I never was."

"I think you are lucky to have such a fine wife as my mother."

That compliment to his mother brought a smile from her.

"I have one admirer, I see," she said, in a pleased tone.

"Bet your life you have," said Charlie. "You are also lucky, pop, to have me in the family."

"Complimenting yourself now, eh?" said Munson pater.

"Why not? I want you to understand that I am eighteen carat fine."

"Glad to hear it. I'm pretty fine myself, only I don't get all the credit I deserve."

"You mean your creditors prefer you to pay cash."

"I am not referring to that kind of credit."

"Why didn't you branch out for yourself in an office instead of always holding down a job?"

"It takes money and I never had any."

"Whose fault was that?"

"Not mine. I've always had my nose to the grindstone."

"If I'd been you, I'd have taken it off the grindstone."

"Then we should have starved, because the woods are full of printers."

"And the woods are twice as full of clerks."

"Some day you'll be one, I suppose, and then you'll be thinking of getting married."

"Don't you worry about me getting married. When I am ready to double up I expect to own my own house, an automobile or two, and sundry other necessary adjuncts that go with an independent position in life."

"I hope you may get all these things, but the scale of wages these days hardly warrants you dreaming of such luxuries."

"I don't expect to work for wages. I intend to pay wages and live on the profits of the other fellow's labor, same as your bosses do. You are paid \$30 per; but you assist in producing a whole lot more. The president of the magazine company lives in his own house and has a car for himself and his family, I suppose."

"Very likely. I am not acquainted with him. He doesn't come into the printing office. I get my orders from a manager who probably pulls out \$50 each week and does not sweat as much over it as I do."

"And you don't sweat as much as the men you boss around," grinned Charlie.

"I sweat enough for a measly \$30."

"I'll bet you had to hustle more when you got half of that."

"I'll bet I did, too."

"Well, I'll bet you never sweated as much as I have carrying messages for Green," said Charlie, getting up from the table.

Next day was Saturday and Charlie left the house at the usual time. He reached his office at nine o'clock and found a copy of the Daily Wall Street News he had subscribed for on the floor inside the door. He opened up his desk and proceeded to look through the paper. It felt kind of good to Charlie to be his own boss, even though he was doing no business yet. Never before had he enjoyed an uninterrupted inspection of the financial newspapers which he used to run over at Green's office when he arrived there in the morning. Before he got very far into the news on those occasions the cashier was sure to call on him to go out, and after that he had little chance to see the papers again. Now it was different.

He could read the paper as long as he chose and no one— At this point in his reflections the door opened and a caller stepped in. Even in his own office he was open to interruption.

CHAPTER III.—Charlie Frustrates a Piece of Rascality.

"Hem!" said the visitor, looking around the room with some curiosity. "Mr. Munson is not in, I perceive."

"Then your preceptions have deceived you. I am Munson," said Charlie, dropping the paper.

"What can I do for you, Mr. —"

"Are you the new tenant of this office?"

"Yes, sir."

"You are—ahem!—rather young to be in the brokerage business."

Charlie wondered if this reference to his youth was going to be a continuous performance. It rather nettled him, but he was too good-natured to take any notice of it.

"Age doesn't always count against one. Some boys are smarter than some men twice their years. What brought you in—curiosity to inspect the new tenant, or—"

"Ahem! I was a bit curious to see who my new neighbor was," said the caller frankly. "My name is Blackington. My office is opposite."

"Step inside the railing, Mr. Blackington, and take a seat. Glad to know you," said Charlie pleasantly.

Blackington stepped in and took possession of a chair.

"Are you a newcomer to the city?" he asked.

"No, sir. I'm a New Yorker."

"In-deed! Then you have been in Wall Street some time—employed—ahem!—by some broker?"

"That is quite true."

"May I ask who you worked for?"

"Certainly. William Green."

"Indeed! Now you have started out for yourself?"

"I have."

"I suppose you have a large circle of—ahem!—friends whom you rely on to make business for you?"

"I rely on nobody but myself to make business."

"Just so," said Blackington, rubbing his hands together. "Have you made any arrangements for putting your business through some recognized member of the Curb Exchange? If not, I shall be most happy to offer my—ahem!—services, and anything you throw in my way I will see that you receive half of the commission."

"Thank you for your offer, Mr. Blackington, but I have already made arrangements looking to that end."

Blackington looked disappointed. He was expecting to get his hooks in.

"Are you buying anything on your own account? If not, I might recommend Red Jacket to your attention. I have received a large block of the stock from Goldfield to dispose of at the present low market price of ten cents. I think you couldn't do better than to invest in five or ten thousand shares. The mine has a great future. I will leave you some of the literature. You will observe on reading it over carefully that the prospects of a rich strike are very bright—very bright, indeed. I should not be surprised if the price went to 25 cents inside of a month. That would give you a very handsome profit on your investment."

"Think it over and let me know. I am the agent for the company and I wouldn't say anything about the mine which the facts do not warrant. I am safe in saying that Red Jacket will in a short time be one of the sensations of the mining world. If you will take my advice you will buy not less than 10,000 shares. That will cost you only \$1,000, a mere bagatelle. Six months from now it might be worth \$1, perhaps even more. It is really worth serious consideration. Don't let the matter sleep or the chance is likely to pass. I have only 50,000 shares to dispose of, and at any moment the company might call a halt in the sale on account of fresh ore discoveries."

"I will look over the prospectus and other documents," said Charlie, who, however, had no idea of buying Red Jacket on Blackington's argument.

"Do so. Now I must get to my office. Call in and see me soon."

Thus speaking, Blackington took his departure. Charlie picked up his paper and went on reading it. He was not disturbed again, and he spent an hour over it. Then he got up, put on his hat and went out. He walked down to the Curb Exchange, which was in full swing, and watched the operations there. It was a lively market, and as the session that day terminated at noon the traders were making the most of the time.

He went over to the Stock Exchange and looked at the blackboard from the messengers' entrance. Here he met several messengers he was acquainted with, and they supposed he was still working for Green. At half-past eleven he

went to the little bank and remained in the big waiting room, studying the blackboard there till noon came, and business was over at all the exchanges for the week. He returned to his office, took the amount out of his safe that he always handed in to his mother, and then feeling hungry, he went to a lunchhouse and had a cup of coffee, a sandwich and a piece of pie. On his way up Broad street he met Broker Dodge.

"Say, Munson, got anything special on hand this afternoon?" asked the broker.

"No, sir."

"Would you care to do me a favor?"

"I'd be very glad to accommodate you in any way."

"You won't lose anything by it, for I'll do as much for you any time. Come over to my office."

Charlie went with him.

"Here's a package of mining stock that ought to be delivered to a customer of mine to-day. I'd send it by express only the chances are it would not reach his place before Monday and that would be too late, as he's going away to-night. He lives in Kneeland, New Jersey. It's about half an hour out on the New Jersey Central. It is a small place and you'll have to take a local train, for express trains do not stop there. Here's a dollar to pay your way."

Charlie took the money and the package and started for the ferry. He bought a ticket for Kneeland, crossed the ferry and entered the train shed when the announcer of trains said that the local for various points that included Kneeland was ready for passengers. As he took his seat a pretty girl passed to the next seat ahead. He got a good look at her face and recognized her as the stenographer he had noticed working in the office across from his own.

Hardly had she seated herself when a woman in a gray suit took the seat beside her. Charlie thought they came together, as the woman spoke to the young lady once or twice and then subsided, while the girl gave her attention to a magazine. The train started. In due course the conductor came around and punched the tickets. As the girl took her ticket out of her purse the lady took it, with some remark, and handed it to the conductor with her own. Fifteen minutes later the conductor came through again and passed all those whose tickets he had punched before. Twelve minutes later the brakeman sang out that the next stop was Kneeland. The conductor came through and took up the tickets for that place.

As the train began slowing down in approaching the station, the young lady showed by her movements that she was going to get out there. When the train stopped the woman in gray got up, stood aside for the girl to leave the seat, and then followed her out of the car. Charlie, wondering if it was possible that the young lady lived so far from her scene of daily labor, came on behind the two. The woman in gray followed close behind the girl on the platform, and that made the boy more certain that they were companions. Suddenly a man coming from the opposite direction approached them. The girl stepped aside to let him pass, whereupon the woman in gray caught her by the arm and detained her. The man came up and stopped in front of them.

"Is this the girl you have brought down?" he asked the woman.

"Yes. Come along, miss."

"I don't know you," said the young lady, holding back.

"Why, the idea! Don't you know your Aunt Mary? Where is the car?" she said to the man.

"Here it is," replied the man, indicating a closed car that was backing in.

He grabbed the handle of the door and pulled it open, then he and the woman pushed the girl toward it. The young lady struggled and uttered a scream that was choked off by the woman. All this passed so quickly that Charlie, who had hung back to see in what direction the girl was going, was quite staggered. He now thought it time to interfere and stepped up.

"Hold on, there. What are you people trying to do with this young lady?" he said.

"What is the matter with you, young fellow?" said the man sharply. "Stand back and don't interfere with things that don't concern you."

At that moment the young lady tore the woman's hand from her mouth.

"Save me! oh, save me from these people!" she cried hysterically.

Charlie made a spring and got between the trio and the door of the cab.

"Let that young lady alone!" he cried in a determined tone.

"Confound you!" cried the man, reaching for him. "Get out of the way."

"No, I won't get out of the way till I understand what you are up to. The young lady doesn't want to go with you."

"I am the young lady's aunt," said the woman in gray. "I brought her down here on the train."

"It's not so," cried the girl in an excited tone.

"I don't know this woman, nor the man either."

"I believe you," replied Charlie. "You work in the Duncan Building on Wall Street, don't you?"

"Yes, yes."

"I thought so. My office is across the court from where you work, and I have seen you at the window."

"I remember you. Oh, please save me. These people are trying to carry me off."

"You can rely on me, miss," said the young broker. "I'll see you through. Here comes the station agent."

The man and woman turned and looked up the platform. No agent was coming. That was only a bluff on the boy's part, and he took advantage of it to pull the girl suddenly away from her would-be abductors.

"Now, then, you people, let's see you get this young lady away from me," he said.

With an imprecation the man struck out at Charlie, but the boy dodged the blow, and slipped further away with his fair companion. At that moment a local cop, who had been watching the scene from across the way, started forward to investigate. The chauffeur of the car, who had his eyes on the watch, gave a warning signal. The man turned and saw the approaching officer.

"The game's up," he said to the woman in gray. "Get into the car—quick. I will get square with you, young man, for this," he added menacingly to Charlie.

He sprang in after the woman and the car darted off, passing the officer with a rush.

"There, miss, calm yourself. The danger is over," said Charlie to the girl, who was shivering like a leaf.

"Oh, I'm so frightened. Please don't leave me. They might come back."

"I won't leave you, miss. If you'll tell me where you are going I'll escort you there before I attend to the business that brought me to this place."

"I—I—oh, dear, I'm so nervous!"

Here the officer came up.

"What was the trouble here a moment ago?" he asked in an official tone.

"A man and woman were trying to carry this young lady off in a closed car," explained Charlie. "I butted in and stopped the game. She came down in the same train with me from Jersey City."

"Who were they?" asked the surprised officer.

"I don't know who they were," said the young broker. "I never saw them before."

"What is your name, young lady?" asked the cop.

"Edith Cosgrove," she replied, in a faint voice.

"Do you live in this village?"

"No. I came to visit my aunt, Mrs. Watkins, who lives on Prescott street."

Charlie pulled out the package he had brought from the city. The name and address read: "Mr. Edmund Watkins, 344 Prescott street, Kneeland."

"Is that your uncle?" he said, showing the inscription to the girl.

"Yes, yes," she exclaimed. "Are you going there, too?"

"I am. I came here to deliver that package to Mr. Watkins."

"How fortunate that we should meet!" she said, recovering her courage. "I am so glad you are going to call on my uncle."

The cop insisted on learning all the facts of the case and wound up by taking Charlie's name and business address, and the name and address of Miss Cosgrove's uncle. Then he walked off, leaving the young people together.

CHAPTER IV.—Between Two Fires.

"It was awful kind of you to come to my aid, Mr. Munson," said Edith, giving him a grateful look.

"Not at all. It was my duty to do so when I saw something was wrong," answered Charlie.

"I tremble to think what would have happened to me but for you. I shall never forget what I owe you as long as I live."

"Well, I'm pleased to have made your acquaintance, at any rate, Miss Cosgrove. As you work in the office across from mine I shall probably see you every week day—at a little distance."

"I hope we may meet and say how do you do?" she said with a shy smile as they started across the street.

"I guess we'll manage to do that occasionally," laughed Charlie. "As I suppose you have been here before, I'll rely on you to pilot me to your uncle's."

"I can do that easily, for I've been here several times."

Under Edith's guidance the young broker reached his destination much quicker than he would have done had he been obliged to rely upon himself. During the half-mile walk the young people grew very well acquainted indeed. Mr. and Mrs. Watkins were expecting their niece, and the hearty welcome they gave her was extended to Charlie when they learned what a valuable service he had rendered her. Both declared that the young broker's visit to Kneeland was a providential one for the girl, and they insisted on his spending the afternoon with them, which he willingly did, as Edith was no small attraction. Mr. Watkins was going to Scranton that evening, and after supper Charlie accompanied him to Jersey City, where he was to take the express. Of course Charlie didn't get home till quite late in the evening and his mother wanted to know where he had been.

He explained that he had gone on a special errand for a broker he knew to the village of Kneeland in New Jersey, and had been invited by the people he visited to remain to supper and accepted. Then he recounted the incident in which Miss Cosgrove figured so unpleasantly, of which he was the bright particular hero, and his mother agreed that the young lady had had a very narrow escape. When he reached Wall Street on Monday morning Charlie first went to Broker Dodge's office and left the receipt he had received from Mr. Watkins, and then he went to his office. Miss Cosgrove was busy at her typewriter across the court. He opened up his Wall Street paper, but did not begin reading it until after he had received a nod and a smile from the young lady. Blackington had spread the news about the boy Curb broker who had rented an office across the corridor from his place of business, and many traders were curious to see the phenomenon as they termed the boy. Two brokers named Cusick and Simpson decided to call and see him. Charlie was about to go out when they walked into his office.

"You are the new broker," said Cusick, after they had introduced themselves.

"Yes, I'm pretty new," admitted Charlie, with a smile. "If you look close you'll see the gloss on me."

"You look like a smart boy," said Simpson, with a wink at his companion. "What do you say, Cusick, shall we offer to take him into that private pool arrangement we are getting up to corner and boom—but I musn't give the name away untill our young friend agrees to join us."

"I haven't any objection," said Cusick, looking hard at Simpson. "We have an opening for one more and then the syndicate will be complete."

"What do you say, Munson?" said Simpson. "Want to get in on something real good?"

"What do you call something real good?" asked Charlie curiously.

"A dead sure chance of doubling your money."

"You are confident it is sure of doing that?"

"Confident! Why, young man, I've already ordered a new touring car and a brand new outfit of furniture for my house."

"You are counting your chickens before they are hatched."

"They'll be hatched all right. Won't they, Cusick?"

"It's a sure bet they will," nodded Cusick.

"It's mining stock I suppose?" said Charlie.

"Yes. How much shall we put you down for?"

"What's the name of the mine?"

"You shall know as soon as you pay up your first deposit."

"Seems to me this is a blind pool, isn't it?"

"Is there anything blind about it, Cusick?" asked Thompson.

"Not that I'm aware of," responded Cusick.

"Then tell me what stock you propose to boom," said Charlie.

"We can't do that till you're one of us. When you come up with, say \$1,000, we'll put you wise to all the facts."

"Well, I'm not going to commit myself to any such thing as that," said Charlie.

"But we are offering you a fine chance to make a bunch of money," said Simpson.

"That may be, but still I am not going to take any blind chances to make it."

"We can't tell you the name of the stock, and other facts, until you stand in. That isn't business. You would be in a position to sell the information and queer the pool."

"I wouldn't do any such thing. If I didn't care to go in after learning what stock you had in view, I should consider myself bound in honor to say nothing about what you had told me."

"I dare say you mean well, Munson, but when you've had more experience in Wall Street you'll learn that people getting up pools trust nobody—not even their best friends."

"Very well. I have a lot to learn, I dare say. But I've already learned one thing, and that is that blind pools are dangerous things."

"Nonsense! They're gotten up every little while."

"Yes, and lots of people who go into them get caught for their piles."

"You talk foolish, young man. I've been in Wall Street for the past fifteen years, and I've been in a score of blind pools and haven't been caught once."

"You ought to be wealthy, then."

"I have no kick coming in that direction. Better reconsider your determination and come in with us. You won't regret it."

"I'll think it over and let you know," said Charlie, tired of the argument.

"I can't guarantee that you will be able to get in if you delay the matter. We only need one more person to complete the pool, and the next man we approach on the subject is likely to accept the chance you are letting get by you. That will let you out. It's the early bird who gets the Wall Street worm."

Charlie, however, wouldn't go in then, nor did he expect to go in at any time. He didn't take any stock in the pool offer of Messrs. Simpson and Cusick. He didn't see any reason why they should be so anxious to help him make a bunch of money. Such a magnanimous offer looked suspicious to him. He couldn't afford to take such a chance, anyway. So the visitors went away without having hooked him.

"We'll get him on something else," said Simpson to Cusick.

"We might try to sell him an option on something that we were sure was going down."

"That would be a good idea, but we can't approach him on that till we've let a reasonable time elapse, for we are now supposed to be working a pool on some stock."

"He'll keep, I guess."

The two traders separated outside and each returned to his own office. That afternoon Charlie learned that N. Y. & Q. Elec. was in for a boom. Broker Dodge, who had been tipped off to it, put him wise on the promise that he'd keep the information quiet and only make use of it himself.

"You can buy me 500 shares. I'll go around to my office and get the money right away," said Charlie.

"There's no rush. There won't be anything doing for a week, and you might as well save that amount of interest. The stock is ruling now at 45. Five hundred shares are worth \$22,500. You'll put up a deposit of \$5,000, so you'll have to pay interest on the balance at whatever rate money is going at on the day you make the purchase. Money was tight to-day and the rate high. Two days hence it will probably be lower. You must get wise to all these little things to become a successful broker, for everything counts in running a business," said Dodge.

So Charlie didn't buy that day, nor the next either, and N. Y. & Q. Elec. remained at about the same figure. On the fourth day Charlie was on his way to Dodge's office to see if it wasn't time to buy the stock when he met Simpson.

"Hello, Mr. Simpson," he said.

"Hello, Munson," said Simpson.

"How is that pool of yours getting on?"

"Fjne as silk. You lost a good thing by keeping out of it."

"I can't help it. I have the same opinion concerning blind pools as I told you that morning."

"You'll have to get rid of it if you expect to get into any good thing. After turning me down, when I made you such a good offer, you can't expect me to think of you another time when I have a winner on the hooks."

"You must remember that I'm new in the business and am liable to make a mistake."

"You made a mistake that time."

"That's my funeral, I suppose. Do you know anybody that deals in options as a regular thing?"

"Why do you want to by one?" asked Simpson, pricking up his ears.

"I'd like to buy 1,000 shares of N. Y. & Q. Elec. on a ten-day call, because I'm shy of funds to purchase it in the regular way unless I tackle it on a five per cent. margin, and that looks too risky to me."

"Has somebody been telling you that the stock is going to rise?" said Simpson, desirous of pumping the boy on the subject.

"There was something in one of the financial papers that indicated a probable rise in the stock, so I'm going to tackle it," said Charlie, with an innocent expression.

Simpson was a man of experience and he never took much stock of what he read in financial papers unless he found out that other sources of in-

formation corroborated the printed news. He jumped to the conclusion that Charlie was just as easy as he and Cusick had at first supposed.

"I might sell you an option on the stock," he said reflectively.

At that moment Cusick came up and heard his remark.

"What stock are you talking about, Simpson?" he said.

"Never mind, Cusick, don't you butt in here. This is between Munson and me."

"I asked Mr. Simpson to tell me where I could buy a ten-day optnon on N. Y. & Q. Elec.," said Charlie. "I want 1,000 shares."

"I'll sell it to you at the lowest figure in the street," said Cusick briskly.

"No you won't," interrupted Simpson. "If anybody sells it to him I will. He spoke to me about it first."

"Pooh! You haven't a mortgage on him. I'll sell a ten-day option at two points above the market," said Cusick.

"Look here, Cusick, you want to keep out of my business. Munson and I are making this deal," said Simpson angrily.

"You didn't say that you would sell me an option on N. Y. & Q. Elec. You only said that you might do it," said Charlie, who thought he saw an advantage to himself in working the traders against each other.

"Well, I'll sell it to you now," said Simpson, who clearly didn't want Cusick to get a good thing away from him.

"At what rate?"

"Two per cent. advance on the market."

"I'll make it one and seven-eighths," said Cusick, eager to get the better of Simpson.

"You'll make it nothing. Go on about your business, Cusick. I like your never putting in your oar between Munson and me," snorted Simpson.

It happened that the foregoing conversation took place opposite the entrance of the building where Cusick had his office. The trader took advantage of the fact.

"Come with me," said Broker Cusick, hauling Charlie toward the entrance of the building.

"Let go of him, Cusick; he belongs to me," said Broker Simpson, pulling the boy in the opposite direction.

"Easy, gentlemen; give me a chance," protested Charlie.

CHAPTER V.—Charlie's Option Deal.

"One and seven-eighths, Munson," said Cusick, giving the boy another tug.

"I'll make it the same," said Simpson, pulling his way.

"Oh, I say, do you want to haul me apart?" cried Charlie, who found this kind of business decidedly unpleasant.

Several passers-by stopped, wondering what was in the wind.

"Let go, Simpson," yelled Cusick.

"Let go yourself," retorted Simpson.

"Toss up and I'll buy the option from the one who wins," said Charlie.

More people stopped to see the fun and a crowd gradually accumulated.

"I'll sell it to you for one and three-quarters," put in Cusick.

"Don't you listen to him, Munson. Come with me," said Simpson, tugging at the boy's arm.

"One and three-quarters," cried Cusick eagerly.

"You're a regular shark, Cusick. Shake him off, Munson, and I'll sell you the option for one and three-quarters."

"One and five-eighths," from Cusick, maintaining his grip.

"Look here, Munson, I'll make it one and a half to get you away from that grasping Shylock," said Simpson.

The crowd grew still bigger and everybody was laughing at the efforts of the rival brokers to get possession of the boy.

"Won't somebody help me out of this stew?" cried Charlie to the spectators.

Nobody volunteered to spoil the fun. At that moment Broker Dodge came along, saw the crowd and inquired of one of the people what was going on.

"Two brokers have hold of a boy, and each wants to get him to buy something. They are bidding against each other," was the reply.

Dodge pushed his way in and recognized Charlie.

"What's the trouble, Charlie?" he asked.

"Mr. Simpson here has offered to sell me a ten-day option on N. Y. & Q. Elec. at one and one-half above the market, and Mr. Cusick insists on doing that himself. If they keep on pulling me in opposite directions there won't be anything left of me for them to do business with," said Charlie.

"Who made the first offer?" asked Dodge.

"I think Simpson has the best right to make the deal."

"That's right," nodded Simpson.

"Let go of him, gentlemen, and permit the boy to make his own decision."

The two Curb brokers reluctantly released the young trader.

"I'll take you at one and a half, Mr. Simpson," said Charlie.

"Come to my office, then," said Simpson, with a look of triumph at Cusick, who mopped his face in great disappointment.

Dodge looked after them wonderingly.

"Why in thunder were those two men so anxious to sell Munson an option on N. Y. & Q. Elec.? Munson must have made the suggestion. If Simpson sell him that option he (Simpson) is going to get stuck. That boy is pretty clever, and I'll bet he's counting on making a good thing out of the tip I gave him. I'm glad he is going to make the deal with Simpson, for I notice that N. Y. & Q. Elec. has suddenly got mighty scarce on the market, and I am afraid I'd have considerable trouble finding the 500 shares Munson intended to buy."

Thus communing with himself, Broker Dodge continued on his way. In the meantime Charlie accompanied Simpson to the broker's office. The ticker showed that N. Y. & Q. Elec. was ruling at 45 1-2. Simpson wrote out the option, agreeing to deliver 1,000 shares of the stock any time within the next ten days for 47. The broker agreed

to take five per cent. of the current value of the shares as a deposit; that is, five per cent. of \$45,500, or \$2,275, the same to be forfeited to Simpson if Charlie failed to take and pay for the shares within the stipulated ten days.

"Here's the option," said the broker.

"Come to my office and I'll hand you the money," said Charlie.

Simpson made out a receipt for the deposit and they went to Charlie's office, where the boy paid the cash over and took the option and the receipt, both of which he placed in his safe.

"Thanks, Mr. Simpson. You'd better go and buy the 1,000 shares now before the price goes up so as to have them ready to deliver," said Charlie.

"I intend to, though I have an idea the price is not going up to any great extent," said the broker.

Charlie picked up the tape and looked at it.

"Better get a hustle on, Mr. Simpson. N. Y. & Q. Elec. is quoted at 46."

"The dickens!" ejaculated Simpson, who saw \$500 of his anticipated profit slipping away from him.

He looked at the tape, and finding the quotation as Charlie had read it, he hurried away as fast as he could go. The young broker sat down to his desk and looked across the court. Miss Cosgrove was out to her lunch, so he did not see her at her typewriter. He looked at his watch, saw what time it was and decided to eat himself. Before leaving his office he looked at the ticker again. N. Y. & Q. Elec. was up to 47.

"I'm afraid Mr. Simpson won't make much on his option deal," he said. "It will serve him right, for he and his friend Cusick tried to put it over me when they did me the honor to call and make my acquaintance a few days ago. I don't believe they were interested in any pool to boom some stock. They just tried to separate me from some of my capital?"

Charlie locked up and went to lunch. After eating he dropped in to see Broker Dodge.

"Well, Mr. Dodge, I suppose you were surprised to see me in the hands of the two brokers on Broad street an hour or so ago," said Charlie, dropping into a chair.

"I was rather astonished at the scene," admitted the broker. "You three succeeded in drawing quite a crowd around you," and Dodge chuckled at the recollection.

"Well, you see it was this way: I figured out that as the boom in N. Y. & Q. Elec. was pretty certain to materialize, I could make more money by buying an option on 1,000 at 47 than by purchasing 500 at my 45, so when I ran across Mr. Simpson I asked him if he knew any one who was dealing in options. That was merely a bluff to see if I could get him to sell me one. He bit at the idea, and then Mr. Cusick came up, heard what we were talking about and offered to sell me the option himself. His bidding irked Mr. Simpson, and he told Mr. Cusick to move on. The latter wouldn't move on, but seemed determined to do Mr. Simpson out of the deal by offering to sell it at a fraction lower. The result was they got to bidding against one another, and finally Mr. Cusick grabbed me and tried to walk off with me. Mr. Simpson grabbed my other arm and

tried to pull me away from his friend. That put me in the position of the rope in a tug-of-war, except that a rope has no feeling, while I have as much as anybody."

"Well, I suppose you bought the option from Simpson?"

"I did, and as the price went up half a point before he left my office, I have an idea that he won't make more than half of what he counted on."

"He'll be lucky if he makes that, for the stock is very scarce. I made a mistake in advising you to hold off for a week. Had you given me your order for 500 to-day I would have had some trouble in filling it. I think you did a wise thing in looking for the option."

"I hope ten days will cover the rise. I notice it is going up now."

Charlie picked up the tape and ran it over.

"The last quotation is 47 1-2," he said. "That's a rise of two points to-day so far."

"You are safe on a ten-day option," said Dodge. "The boom is on now from the looks of things."

Charlie took his leave and went back to his own office to keep track of the farther movements in N. Y. & Q. Elec. there. He had the pleasure of exchanging a bow and smile with Edith Cosgrove, and then he turned his attention to his ticker. N. Y. & Q. Elec. remained stationary a while at 47 1-2, and then went up to 48.

"That puts me \$1,000 ahead," thought Charlie, with much satisfaction.

When three o'clock came the closing figure was 48 1-8. Next day being Saturday there was only a two-hour session on the exchanges. Little was done in N. Y. & Q. Elec., which closed at 48 1-2. Charlie met Edith Cosgrove in the corridor and invited her to visit his den, which she did.

"You have quite a snug little office here, haven't you?" she said.

"Yes. It is big enough for my present needs. Some day I hope to have a regular suite, with clerks, an office boy and a stenographer; but that won't happen for a while yet. I've got to creep before I can walk. I've got to get business before I look for help and a larger office," said the young broker.

"You're pretty smart to be able to have any office at all," said Edith.

"Thanks for the compliment, which is appreciated all the more when coming from such a charming young lady as yourself."

Edith blushed and smiled.

"Shall I see you as far as the ferry?" said Charlie.

"I shall be pleased to have your company, but I don't want to take you out of your way," she replied.

"Don't worry about taking me out of my way. I would go several miles out of my way for the pleasure of being in your society," he said.

Edith blushed and made no reply. Then they started for the ferry. Charlie went across the river with her and bade her good-by on the other side. Monday came and N. Y. & Q. Elec. took another jump to 50. Charlie met Simpson on the street.

"I suppose you have those 1,000 shares of N. Y.

& Q. Elec. waiting for me to call for them?" said the young broker.

"I have. Want them?" asked Simpson in a grouchy tone.

"Not to-day. The option has a few days more to run."

"You had better take them now and save me losing more money on the deal."

"I haven't the money to pay for the stock yet."

"When do you expect to have it?"

"Oh, in a day or two. But what do you mean by saying you are losing money on the deal? When you left my office that day to cover your option you had the chance to make \$1,000."

"I wasn't able to get the stock even at 47, the price I agreed to deliver it to you at."

"Why not? It was going at 46."

That was the market price, but it was so hard to get that nobody would sell anywhere around that figure. The opinion was that it would go much higher."

"The opinion was correct, for it has gone higher."

"It's quoted at 49 3-4 now, but you can't buy it for that."

"What did you pay for the 1,000 shares?"

"That's my business," growled Simpson. "I paid more than I'll get back. You had a tip that it was going up, that's why you soaked me for the option."

"I didn't soak you. You did that yourself. Mr. Cusick wanted to sell me the option the worst way, but you wouldn't let him. You insisted on doing it yourself."

"I was a fool."

At that juncture Cusick came up from behind.

"How's the option, Simpson?" he chuckled, digging his friend in the ribs.

"Don't you worry about the option, Cusick," snorted Simpson.

"Oh, I'm not worrying about it. I've been shaking hands with myself ever since you did me out of it. That's the time you got stuck, and by a boy broker, too—ha, ha, ho, ho, he, he!"

"Think you're funny, don't you?"

"Sure I do. The joke is on you, and it's the best one of the year—ha, ha, ho, ho, he, he!"

"Go to thunder!" roared Simpson, walking off in disgust.

"He's mad," said Cusick, with another chuckle.

"You were just as mad because you were dished out of the option by him," said Charlie.

"Nonsense! I was just fooling that day. I didn't want to sell you the option. I just wanted to egg Simpson into buying it at a low figure."

"You looked mad," said Charlie, who didn't believe him."

"Oh, I had to carry out the deception."

"He'll be mad for two days now because you laughed at him about it."

"I don't care. It's one on him, and he thinks himself so smart. I like to see him get stuck once in a while. How came you to want to buy that option? You must have been tipped off to the rise that was coming."

"Perhaps I was. If so it was business for me to turn the information to good account, wasn't it?"

"I guess so. Who tipped you?"

"Oh, a little bird."

"You won't tell, eh?"

"I never give away my sources of information when I have any."

"Has Simpson got the stock ready to deliver?"

"He says he has. When a broker sells an option he always covers it, doesn't he, as soon as possible? It's a business rule, I understand."

"Yes;—but Simpson has lost money in this case or he wouldn't be so grouchy."

Cusick walked off and Charlie went down to the Curb Exchange. Three days later N. Y. & Q. Elec. was up to 65, and Dodge told Charlie he had better sell his option if he didn't have money enough to take it up.

"What will you give for it?"

"How much do you need to pay for the stock?"

"I have to pay Mr. Simpson \$44,725 balance. I've got about \$2,500 cash in my safe to do it with."

"The stock is worth \$65,000. I'll tell you what I'll do. I'll lend you my check for the forty-four thousand odd. Take it to the bank and have it certified. Hand it to Simpson, get the stock and bring it to me. I'll sell it for you and charge you the full commission on the sale. That will let you out cheap," said the friendly broker.

"That's kind of you, Mr. Dodge. I trust I may be able to return the favor."

"Don't mention it," said Dodge, who wrote out the check, signed it and handed it to the young trader.

Charlie had it certified and called at Simpson's office.

"I'm ready to take that stock now," he said to the mining trader.

Simpson got it out of his private safe without a word. Charlie handed him Mr. Dodge's check and his option, with the deposit receipt.

"Had to borrow the money, did you?" sneered Simpson.

"That needn't worry you, Mr. Simpson. Everybody borrows of one another in Wall Street. Some day you'll be asking me to loan you money or stock, maybe, to help you out."

"And you'll loan it, I suppose?"

"Sure I will, if I have it, and I think you're good for it."

Half an hour later Dodge sold the stock for Charlie and the boy trader made a clear \$18,000 profit on the deal. Perhaps he didn't feel pretty good?

CHAPTER VI.—Charlie's Success Continues.

When Charlie returned to his office after hearing from Broker Dodge that his stock was sold at 65, he sat down at his desk and asked himself if he was really worth \$23,000 or was he dreaming such good luck.

"I can hardly realize such a boom in my resources," he said to himself. "Why it took me two years to make \$5,500, and half of that I made just before I resigned from Green's office. Now I've captured \$18,000 at a clip. It seems too good to be true. If I told my folks what I've just done since I got home from my messenger job I don't see that they would have any cause to laugh. I have more money than my father ever had hundreds in his life. In fact he never had

anything to speak of. He isn't one of the money-making kind. Had he been in my shoes he never would have made a cent outside his wages. He's one of the kind of people whose thoughts never get beyond pay day. He'd have a fit if he knew I had made \$23,000. I guess I'd better not tell him yet a while. He is happy with his thirty per, so what's the use of getting him worked up? I'd tell mother if I was sure she'd keep it to herself, but I'm afraid she couldn't. I'll take her home \$100 for herself and tell her I made it in Wall Street stocks. That will tickle her as much as though father was raised to \$50 a week."

The postman brought in a mining paper from the West that Charlie had subscribed for direct, and the young broker spent an hour reading it. Among the paragraphs was one relating to the Red Jacket mine. It stated that the company had been reorganized with fresh capital, and the new management intended to push work at a lower level, as the work already done had proved disappointing, causing the price of the shares to drop to five cents.

"That's the mine Blackington wanted me to buy into at ten cents," said Charlie. "He wanted me to believe it would soon go up in price to 25 cents a share, with the prospect of rising to 50 cents and maybe \$1. Tried to induce me to buy five or ten thousand shares. The old prevaricator. I think I'll go in and show him that paragraph."

Charlie crossed the corridor and entered Blackington's office. The tow-headed boy was there. That youth had some time since found out that Charlie was really Munson, the tenant of Room 524, and he wondered how the boy broker was getting along.

"Is Mr. Blackington in?" asked Charlie.

"Surest thing you know, Munson," he said familiarly.

"Kindly announce me."

"Come to buy a few thousand shares of stock?" grinned the youth.

"No, I was thinking of buying your boss out and running his office as a side line to my own," said Charlie, without a smile.

"Great saucers, what a nerve you've got!" said the youth, whose name was Tim Fox, who then went into the private room.

He returned in a moment and told Charlie to go in.

"Good-day, Mr. Blackington," said the young trader.

"Hello, Munson. Take a seat. How's business with you?"

"Booming. I'm making so much money I've been thinking of starting a bank."

"Good. Want to buy some of that Red Jacket now?"

"What do you want for it?"

"I'll let you have it cheap—nickel a share."

"You asked me ten cents some days ago."

"It's gone down, but it will boom up again in no time."

"Think it will, eh? You told me the same thing when you offered it to me at a dime. Looks like it had boomed the wrong way, like a league baseball team bound for the cellar."

"I thought it was going up, but things didn't eventuate. Now, however, I can state, with a reasonable degree of confidence, that it will soon

There has been a change of management, and take it from me, Munson, it is going to be some mine. I can sell you a block of five, ten or twenty thousand shares at a nickel."

"I'll take 20,000 shares if you will include a written guarantee that it will go to ten cents inside of three months."

"Don't you want me to hand you a few sheets of trading stamps, too?" asked Blackington sarcastically.

"I wouldn't refuse them. I guess my mother could find use for them," said Charlie coolly.

"You have no lack of one thing, and that is nerve. Do you guarantee that any stock you sell will double in value within a stated time?"

"No, sir; neither do I induce a purchaser to believe that it will go up in value. I leave a buyer to form his own conclusions. Now you are talking up Red Jacket to me; that is why I asked for a guarantee. If you are as confident about the price going up as you say you might feel willing to guarantee the fact."

"I see you don't want any Red Jacket. What do you want, if I may ask?"

"I merely came in to show you a paragraph about the mine that I just saw in the Goldfield Mining News. However, you appear to be familiar with it, so it isn't necessary for me to show it to you."

"I will look at it anyway," said Blackington. Charlie pointed out the paragraph.

"Yes, yes, I know all about that," said the broker. "It marks a new era for the mine. As soon as work gets well started on the lower level we shall hear of results, and with results the price will advance. I have 30,000 shares yet unsold. I think I will buy it in myself."

"I would if I were in your place. You might double your money."

"Precisely. Suppose we go into this together—15,000 shares apiece?"

"Not to-day. When you have something real good on the books come in and see me and then I'll talk business," said Charlie, getting up and making his bow.

When Charlie got home that day he pulled ten \$10 bills out of his pocket and offered them to his mother.

"Don't say after this I never gave you anything, mother," he said.

"Why, where did you get all that money?" she asked, making no move to take it.

"Made it in the stock market. Take it and blow yourself to some new clothes and astonish 'em."

"Is this really for me?"

"It is. Grab it quickly before it gets away from you."

"How much is it?"

"One hundred dollars."

"My goodness! And you made all that in stocks? I don't see how you did it."

"Mother, I'm the real money maker of the family. One of these days you'll see me bring my car out to the door to take you out for an air-ride."

"Does Mr. Green know that you made this money?"

"He does not," said Charlie, turning away to

avoid any further questioning on the subject. "By the way, mother, don't tell father about the \$100. I want you to surprise him with your glad rags. He'll wonder how you saved so much out of his wages."

"He'll think I've suddenly become extravagant."

"You can tell him then how you got the price."

Next day Charlie inserted an advertisement in several papers, representing himself as a regular Curb broker. Before he went home Broker Dodge's boy brought him a check for what was coming to him out of the option deal. On the following day he noticed the Cobalt was selling at 7 1-2. Generally it ruled around 9. He went around to Dodge's office with \$7,500 and told the broker to buy him 1,000 shares.

"Is this for a customer you've got?" said Dodge.

"No. It's for myself," replied Charlie.

"You ought to make something out of it if you hold it long enough," said the broker.

"That's what I bought it for. I calculate on clearing \$1,000."

Cobalt went up 25 cents a share that week. On Saturday Charlie received a couple of letters from people who had seen his advertisement. They wanted information about mining stocks. Charlie wrote out a brief market letter, and then venturing to call upon Edith in her office, asked her if she would typewrite it in duplicate for him and leave the letter at his office on her way home. She promised to do so. At ten minutes of one she appeared with the two letters and the envelopes, and handed them to him.

"Thanks, Miss Edith. I am very much obliged to you," he said.

"I am very glad to have an opportunity of serving you, Mr. Munson," she said. "If you will get a machine I will come in and write any pressing letters you have after my office hours."

"That is very nice of you, Miss Edith; but I wouldn't ask you to do that except once in a while. When you are through with your regular work you want to go home."

"I can spare you half an hour any time. It would be a pleasure to me to help you out, for I can never forget the service you rendered me that Saturday in Kneeland."

"Oh, never mind that. I feel repaid by the pleasure of your acquaintance. Now let me see you to the ferry," said Charlie.

He not only went to the ferry, but saw her all the way to her home in Jersey City, and was invited in to make her mother's acquaintance. Mrs. Cosgrove had been wishing for an opportunity to thank him for the service he had rendered her daughter, and she took advantage of this chance to do so. Charlie did not think of taking his leave till nearly five o'clock, and was then prevailed on to remain to supper. Finally he got away about half-past eight, and reached home around ten.

"Where have you been till this hour?" asked his father.

Charlie explained and nothing more was said. On Monday he got a typewriting machine and began to learn the keyboard so that he could write his own letters. He had several letters to answer, and by working slowly he managed to write them off. During the day Cobalt went up to 8. Next morning he bought, at the suggestion of

Dodge, 1,000 shares of Standard Milling, pref., on a ten per cent. margin. The stock was ruling at 51. At half-past two it was up to 55, and Dodge sold it without waiting for orders. Cobalt went to 8 1-4. Charlie was in his office when his phone rang and he asked who wanted him. He found it was Broker Dodge.

"I sold your Standard Milling at 55, without instructions," he said.

"All right, sir. Whatever you do goes with me. At 55 I appear to be \$4,000 to the good," said the boy trader.

"About that. I'll send you the money to-morrow afternoon. Good-by."

"That was just like picking up money," said Charlie to himself. "I owe Mr. Dodge a whole lot, for the bulk of my present capital has come to me through him."

On Friday Cobalt reached 10 3-8. As that seemed a very good price for it, Charlie told Dodge to sell his shares, and the broker did so. That added \$2,500 more to the boy's capital, which now amounted to \$29,500.

Broker Simpson hadn't forgotten how Charlie had put one over on him, and determined to get back at him at the first opportunity. Charlie and his father arranged on Decoration Day to visit a cousin living at Patchogue. Cousin Hinkley met them at the station and took them to his house in a carriage. His son Sam took to Charlie at once. After they had their dinner Sam proposed to Charlie that they take a sail in his boat, and they went. After a while a thunderstorm was seen approaching, and Sam told Charlie the best they could do was to board a sloop on the shore and get shelter in the cabin. So they ran the boat ashore just as the storm broke. In the driving rain and wind the boys got separated and Charlie tripped on top of a sand heap and rolled down on what appeared to be the bow of a vessel. He saw the door to the cabin and made his way inside. He struck a match and looked around. He saw pots and pans hanging up on nails.

He wondered what had become of Sam. He heard voices and perceived a light shining through a crack in the partition. Also there was a small panel. Evidently he was in the kitchen and the voices came from the main cabin. He pushed gently on the panel and it opened slightly and Charlie saw two men playing cards, and to his surprise the men proved to be Brokers Simpson and Cusick. Suddenly he heard Cusick tell Simpson that he had a scheme to do Charlie for his trick on them. He was to unload 30,000 shares of the Kickapoo mine on the boy. He was sure he could do it. The stock was a dead one on the market. He was to get a woman to work off the shares on Charlie. Charlie listened to the whole scheme, which he confessed to himself was a pretty good one.

The storm by this time was all over, so Charlie managed to get ashore and started to hunt up Sam, whom he soon found in an old fisherman's deserted hut. They compared notes, but Charlie did not let on about the two brokers. They sailed back and after a good night's rest, Charlie and his father took an early train for the city. Charlie went direct to his office. At it was Saturdey, Charlie was just about to close up at noon when the door opened and in walked a bronze and

bearded man, who looked like a citizen of the Wild West.

CHAPTER VII.—The Man from the West.

The visitor looked around the room and then at Charlie.

"I s'pose your boss has gone home, too, or he hain't been down to-day," he said with a drawl. "I've been to a dozen or more offices and hain't found a broker in one of 'em. In most places they said the boss hadn't been around, and if I wanted to see him I'd have to call on Monday mornin'. I reckon I'll give up tryin' for to-day, for everybody seems to have gone home 'cept yourself and you're goin', for you've got your hat on."

"What's your name, sir, and what can I do for you?" asked Charlie, just as politely as though addressing a bank president.

"My name? Waal, it's Hen Bagshot, and I'm from Paradise, Nevady. I stopped at Denver, San Lo' and Cincinnaty—all some towns, believe; but I reckon this hyar Noo York has somethin' on all of 'em. What kin you do for me? Waal, sonny, as you ain't ther boss I dunno as you kin do anythin' for me."

"It happens I'm the boss of this shop. My name is Munson, and it's on the door large enough for any one but a blind man to see," said Charlie.

"Why, you're only a boy, sonny. Do they have boy brokers in Wall Street? I ain't never heard tell about a boy broker yet."

"I believe I'm the exception to the rule, Mr. Bagshot. I won't say that you'll find another boy trader in the Street. If I can do any business for you I'll be glad to take your order, and I'll guarantee to do as well by you as any man broker in the district. Sit down and have a smoke. I'm in no rush to get away."

Charlie passed him his box of perfectos.

"Thanks, sonny, you're ra'al gen'rous. If you're a broker I reckon I kin do business with you, and as I like your face it would soot me frustrate to hev you act for me. I'm a-lookin' for a bunch of minin' stock which a promoter by thar name of Jenkins sold in this har town 'bout two years ago."

"What's the name of the mine?" asked Charlie.

"Waal, I reckon you've heard of it. It's called Kickapoo, and it's got thar repertation of bein' a dead one."

Kickapoo! That was the name of the mining stock which Simpson and Cusick meant to unload on him if they could. This, then, must be the man who was to call on him, apparently in a great sweat to get hold of all the shares he could find in Wall Street, and incidentally to let out that the reason he wanted it was because a valuable lode had been accidentally discovered in the mine, which would bring it back to life, and make its stock worth while owning. Apparently Jenkins and Cusick had lost no time starting the ball rolling. Charlie looked hard at his visitor. This chap was certainly a good actor, for he seemed to have the Western accent down pretty fine, and was certainly made up to pass for the real article:

but the tanned and weather-beaten look of his face and hands looked too genuine to have been put on. Cusick must have got hold of a man who had been some time out West and was familiar with the part he had been coached to play. The boy admitted to himself that he would have been deceived in the visitor's personality had he not been forewarned.

"So, you're looking for Kickapoo, eh?" he said.

"I'll allow that's what brought me East. Thar's about eighty thousand shares of it floating 'round these diggin's, and it would kind of please me to look the lot," said Mr. Bagshot quite frankly.

"I guess you'll be able to find a bunch of them in Wall Street dirt cheap if they haven't been sold for waste paper."

"I hope so, sonny. Now s'posin' I give you an order to buy me all you kin find, what would you charge me in the way of commission?"

"What are you willing to pay for a stock which has no market value?"

"I'll allow they ain't worth a cent a share as things stand, but I've found by experience that it ain't always what a thing is worth but what people who have it ask for it that makes thar figger one has to pay when he wants a thing ra'al bad. I'm willin' to give anythin' in reason. What d'ye think you kin buy 'em for?"

"I should think that two cents a share was a fair average price. Eighty thousand shares at that price, if they can be found, would cost you \$1,600. Then I should want \$100 for the trouble of looking for them. Do you think that's going to pay you?"

"Sonny, maybe it ain't goin' to pay me, but you've heard of a chap havin' a bug, haven't you, for somethin' or another? That's the way 'tis with me in this hyar Kickapoo business. I've got a bug that's a-buzzin' in my dome, and nothin' 'll put it to sleep quicker'n a big bunch of Kickapoo certificates, and thar bigger the bunch thar better."

"Very well, Mr. Bagshot, if you're so anxious to get hold of that stock I'll guarantee to round up quite a lot of it, but I won't say I'll get hold of all that's in this district."

"Now you're talkin', sonny. Make out the order and I'll sign it. Put it down at 80,000 and get me what you kin."

"I'll do it provided," and here Charlie expected to squelch his visitor, "that you advance me the cash to pay for the stock you want. You can hardly expect me to buy them with hot air. No broker would take your order unless you put up the cash to make good the purchase price. When a stock has a boni-fide market value, and can be readily bought and sold around that figure, a broker only requires a certain percentage of that price to protect himself, but in this case, where the stock you are looking for has no salable value you will have to advance enough to cover the entire probable cost."

"I'll allow your argyment aire reasonable, sonny. How much do you want me to put up? I've think \$2,500 will cover thar ticket? If you run about toward thar end you kin call on me for more. You'll find me at thar Astor House. I'm waitin' thar. If you do thar job up brown, I'll pay the \$100 you ask for your trouble. That's fair, ain't it?"

Charlie fairly gasped as the visitor pulled out a fat pocketbook, counted out a bunch of \$100 bills and tossed them on his desk.

"Count them," he said, "and give me a receipt for the money. I dunno but what I'll make it \$3,000 while I'm about it. Whatever you kin save out of it you kin hand me back when we have a settlement. All I ask, sonny, is that you get that thar stock as cheap as you kin, and as quick as you kin. If you get it at an average price of say three cents, which I think is a liberal margin, I'll make your commission \$500, provided you get not less than 50,000 shares. If you have to pay more, and the quantity air less, why I won't give more than \$250. I'm willing to be liberal to make you get busy and do your best. Now then, make out your receipt, likewise the order for me to sign, and then I'll make tracks for uptown whar I'm goin' to see a few of thar sights I've heard tell about."

It was Charlie who was floored and not the visitor. He counted the money and found there was \$3,000 in good money. What did this all mean? According to the conversation he had overheard between Simpson and Cusick, the most they counted on tricking him out of was \$3,000.

Why should he suggest two or three cents when Simpson and Cusick had figured on beating him out of ten, or five, at any rate. Charley mechanically wrote out the order for the purchase of any part of 80,000 shares of Kickapoo mining, and Hen Bagshot signed it. Then he made out the receipt for the sum the visitor had advanced. Bagshot rose from his chair in a careless fashion, characteristic of a free-and-easy habit, and remarked:

"I reckon you'll be busy all day Monday, so I won't bother you by callin'. I should like, though, if you'd jest make a note of the number of shares you have got hold of by closin' time, put it in an envelope, address it to me and send it to the Astor House, then I'll know how things air comin' on. You'll do that?"

"I will," replied Charlie, who didn't know what else to say, and then his visitor, with a friendly nod, left the office, and the boy broker heard him tramping along the corridor outside, his footsteps dying away in the direction of the elevator.

"Well," said Charlie, gazing at the pile of bills on his desk, "this gets my goat if anything ever did. Either this is a most extraordinary coincidence, and Bagshot is a genuine visitor from the West, or those brokers are working some new wrinkle on me. I certainly must see Mr. Dodge before I make any move in this thing. I can't afford to get stung."

He got up, unlocked his safe and put the \$3,000 in it.

As Charlie hurried up Wall street he saw Hen Bagshot, or the man who claimed that name, board a Broadway car bound uptown. Had it been practicable, the boy would have caught the same car and tried to shadow the presumed Westerner, but by the time he reached the corner the car was some distance on its way, and so he could only fall back on his original intention of dropping in at the Astor House. This he did.

"Is a man named Henry Bagshot stopping here?" he asked the clerk.

"Yes. He came this morning. He's not in at present," replied the clerk.

"Came in on one of the trains from the West, didn't he?"

"I should judge so. I think he said he came from Cincinnati over the B. & O."

"He came farther West than Cincinnati, I understand."

"He registered as coming from some place in Nevada. You'll find it on the book."

The clerk pulled the register half around, and in a moment placed his finger on Bagshot's signature, which ran:

"Hen Bagshot, Paradise, Nev."

"That's a mining camp," said Charlie; "somewhat smaller than Bullfrog and Goldfield."

"You don't call Goldfield a camp. We have a good many people from there, and they refer to it as a city, with all the modern improvements."

Charlie would have asked more particularly about the Westerner, only he thought the clerk would think his curiosity unwarranted, so he left, still not thoroughly convinced that Bagshot was the genuine article, though the evidence all pointed that way.

CHAPTER VIII.—Charlie Buys the First Batch of Kickapoo.

Charlie walked into his office at nine Monday morning and found several letters and papers on the floor inside. The letters, as usual, were from people who wanted information about a certain stock, or stocks in general. The boy put them aside to answer later, and devoted his attention to the Daily Stock Report, and the news printed in one of the daily Wall Street papers. A quarter of ten he rang up Dodge's office and asked him if the broker was in. He was told that he had just come. Charlie put on his hat and started over to see him. The broker was very busy and could only accord him a very brief interview—too brief for the boy to go into the details that he wanted to consult him about.

"Well, in a few words, I've discovered that Mr. Simpson and Mr. Cusick have put up a job on me to relieve me of \$3,000 or more," said Charlie.

"Is that so?" said Dodge, with a look of interest. "How did you find this out?"

"It would take up too much of your time to explain that now, but I personally overheard their scheme to unload on me 30,000 or more shares of Kickapoo stock, a mine that is known to be worthless."

"How did they expect you to buy a valueless stock?"

"Their plan was to send a man, an alleged Westerner, to me with the information that a valuable lode of ore had been discovered in the mine, and that he wanted to buy up all there was of the stock in Wall Street before the news leaked out."

"Indeed!" said Dodge. "That's an old trick that few would bite at these days."

"This man was to tell me that he would pay as high as 25 cents a share for all I could pick up for him, and then go away saying he would come back next day to take what I had secured in the meanwhile."

Broker Dodge smiled.

"Then Simpson or Cusick would call, I suppose, and offer to sell you a big block of Kickapoo cheap?" he said.

"No. They intended to send a woman—an alleged widow—who was to tell me that while looking over a trunk belonging to her late husband she had found 30,000 shares of Kickapoo which she would like to sell for ten cents; or five, if I wouldn't give that much. Although they figured that I was aware the stock was worthless, they hoped that the confidence game worked on me by the first visitor would bear fruit. As the certificates are only worth their value in waste paper, they agreed that whatever I could be induced to give for them, if around five cents, would be clear profit to them."

"It certainly would."

"Now what I really wanted to consult you about was the visit I had on Saturday, about one o'clock, from a man who seems to be a genuine Westerner, but who has given me an order to buy any part of 80,000 shares of Kickapoo at two cents, with a leeway up to five."

Then Charlie told him all about his transactions with the man and asked Dodge what he thought of it.

"Did the man sign an order for the purchase of the stock?"

"He did."

"Then I don't see how you are going to get stuck. You ought to be able to pick up a good bit of Kickapoo in the Street, if you look hard enough for it, for a song. I can't make out where Simpson and Cusick expect to come in on this deal."

"Neither can I. What I'm afraid of is that there's some dark scheme behind it. That's why I called to get your advice. By the way, the man who called on me said his name was Hen Bagshot, and told me he was from Paradise, Nevada. He said he had just come to town and was stopping at the Astor House. I went there and asked the clerk about him. I was told that he had registered a few hours before. He told the clerk he had come direct from Cincinnati. He told me he had stopped over at Denver, St. Louis and Cincinnati. He looks like a Western miner, and talks with a strong Western accent. Whether he has just come from out there or not, he certainly acts like a man who has lived at the mines some time. As he expects me to go ahead and get the stock, and has paid me to do it, I suppose I ought to go ahead."

"Yes. You've taken his order and it is your business to execute it as far as you can. I'll drop around to your office about four and have another talk with you on this subject."

"All right, sir. I'll look for you," said Charlie, who then took his leave.

He returned to his office, got some money and started out on his tour after Kickapoo shares. He remembered that Cusick told Simpson that Broker Bridge, whose office adjoined his, had 10,000 shares, so he went there first.

"Mr. Bridge in?" he asked a clerk.

"I believe he is. Want to see him?"

"Yes," said Charlie.

"Who are you from?"

"I want to see him on my own account. My name is Charles Munson."

The clerk went inside, and presently ushered Charlie into the private room.

"Well, young man, what can I do for you?" said Bridge.

"I'm looking for some Kickapoo mining shares. Got any?"

"What in thunder are you going to do with old certificates?"

"If I told you I'm afraid you'd laugh at me."

"I might if your object was sufficiently ridiculous."

"Well, you see I've just opened an office in the Duncan Building as a broker."

"The dickens you have!"

"Yes, there's my card. Now, as I'm not doing any business yet, I want to make a showing before my friends. I thought if I got hold of a few hundred old mining certificates, and made bundles of them, they'd look impressive displayed in my safe. They would kind of fill up the emptiness."

Bridge burst out in a hoarse laugh.

"Well, upon my word, that's a new idea in the raffling line. I've got one hundred of those Kickapoo certificates. They cost me \$2,500 cold cash. What do you offer for them?"

"One dollar a certificate—that's a cent a share. It's like throwing money away, for they aren't actually worth anything, and probably never will be, but I'm willing to give that much to put up a front."

"But everybody down here knows that Kickapoo isn't worth anything. How are you going to make your bluff go?"

"Well, I thought of buying a few certificates of good stock and putting one on top of each pile. Then nobody could tell without examining what lay underneath but that the whole bundle represented the same stock."

"You've got a great head, young man. So you're a boy broker, eh?"

"Yes, sir. I'm not a man yet."

"You must have money to throw away to rent and fit up an office in Wall Street, so as to play at being a broker."

"I don't expect to throw it away. I intend to do business. In fact, I've already done a little."

"Oh, you have. Where did you learn the rudiments?"

"I was messenger for William Green for nearly three years."

"You were, eh? And you think that three years' experience as a messenger fits you to start out as a broker?"

"I'm satisfied to run the risk."

"Do you really expect to last through the summer?"

"Yes, sir, and through several summers, and as many winters."

"You are certainly a treat. So you will pay \$100 for those certificates. You can have them. I've been thinking about throwing them out. Hand over the money, and then go to your closet. You will find a brown paper package covered with dust on the floor. That's the Kickapoo certificates. You can open it and count them, or take my word that they're all there."

"If you will give me a signed memorandum that you have sold me 10,000 shares of Kickapoo stock for \$100 I'll take your word," said Charlie.

"I'll do it," said Bridge.

He wrote out the document and handed it to Charlie, who passed him the money. The boy then went to the closet, got the brown paper package and started with it for his office, satisfied that he had got a bargain for Hen Bagshot.

CHAPTER IX.—How the Game Worked Out.

He left the bundle on top of his safe, for he didn't consider it valuable enough to lock up, and started out after some more Kickapoo. As Simpson and Cusick had 30,000 shares between them, that left 40,000 more that Bagshot had told him was floating around Wall Street.

"Floating around," is hardly a correct expression to apply to such stock as Kickapoo.

They did not float, but were all anchored in various places, but as he had the money to pay for them from the party who gave him the order for their purchase, he intended to do his best to fill the bill. He called on a dozen Curb brokers, and ran the gauntlet of a lot of chaffing, before he found another batch in the possession of a trader named Trask. He had 5,000 shares, and wouldn't let them go under two cents, and so Charlie paid him \$100 for his fifty certificates and took them to his office.

Another useless hunt of half an hour followed, and then Charlie stopped to get his lunch. At two o'clock Charlie got hold of another 5,000 shares at a cent a share and returned to the office. There he found a man somewhat similar in appearance to Hen Bagshot, with a cowboy hat, which Bagshot did not sport, trying to get in his office.

"Hello, my friend," said Charlie, "are you looking for Mr. Munson?"

"Yes. You're the party, I guess. I heard he was a boy, and you look smart enough to be a broker any day," said the man, in a free-and-easy way.

"This is Westerner Number Two," thought Charlie, as he opened the door and invited the man to enter.

Throwing his third bundle of Kickapoo certificates on the safe, the young broker opened his desk and asked the visitor what he could do for him.

"I'm looking around for Kickapoo mining certificates," he said. "Have you got any?"

"Say, do you take this office for a junk shop?" asked Charlie, convinced that this man, at any rate, came from Simpson and Cusick, even if the other one didn't.

"Junk shop! Why do you say that?"

"May I ask where you came from?"

"Paradise, Nevada."

"That's a mining town."

"Yes. It's a rushing place. It's right in the midst of the Paradise mining district. A sort of miniature Goldfield."

"So I thought. When did you come from there?"

"Saturday."

"Know a man out there named Hen Bagshot?" said the boy, looking hard at his caller.

"Hen Bagshot! The name seems kind of familiar to me. He's a miner, ain't he?"

"You ought to know, if you've met him."

"Oh, I can't remember every one I meet. There's more than a thousand miners and others out in Paradise."

"Hen is a little chap, with bow legs, a black mustache, and wears a sombrero," said Charlie, describing a person the very opposite of the real Bagshot, in order to test his visitor.

"Have you been out in Paradise?" asked the man, with an uneasy look, which the boy noticed.

"I won't say whether I have or not, but I know Bagshot. I thought everybody in Paradise knew him. He's a character."

"Oh, yes," I remember him now. A little runt with bow legs, black mustache and a sombrero. Sure I know him," said the visitor with sudden alacrity.

"What a fine liar you are!" thought Charlie, but he didn't voice his thought. "What's your name, Mister —?" he said aloud.

"Daly—Dick Daly."

"Well, Mr. Daly, what do you want with a dead stock like Kickapoo? Has the mine suddenly come to life that you want to corral the stock and make something out of it?"

Daly looked somewhat taken aback.

"Have you seen anything in the paper about it?" he asked.

"Not a word."

"Say, can I trust you, young fellow?"

"I don't want to borrow any money."

"Oh, I say, you know what I mean. If I tell you something in strict confidence, can I rely on you not to let it go further?"

"Yes, sir, you can rely on me every time."

Daly looked around the office in a mysterious kind of way, much after the manner of the villain in a good old-fashioned melodrama when he's going to confide a secret to his accomplice.

"You hit the nail on the head, young man," he said.

"What nail have I hit?" asked Charlie.

"The Kickapoo mine has come back to life."

"Has it? That's a joke of yours, isn't it?"

"It's the solemn truth. Me and a pard named White bought the mine at auction a few months ago, and we've been prospecting in it ever since. A week ago we struck a lode of silver so rich that it made our eyes bulge. 'We're made men,' says White. 'That's right,' says I, 'we are.' Then we executed an Indian war dance, we were that tickled. Suddenly White says to me, 'Dick, there's \$9,000 shares of the stock running around loose in Wall Street, New York. We must buy them up before the news gets out, or a whole lot of other people will participate in our good luck.' 'Correct,' says I. 'Who'll go to New York and buy the stock?' 'You,' says my pard. 'I'll stay here and keep matters under cover till you report all's well.' 'Enough said,' says I, 'I'll go.' And here I am in New York ready to buy up every share of Kickapoo in sight. You're a broker, and as I've confided the secret to you I'll give you my order to buy the stock. Get every share you can find. Get it as cheap as you can, but get it even if you have to pay a quarter a share for it. I've got the dough to pay for it."

"All right, my friend. I'll make out the order for you to sign. But before I can go ahead you will have to put up a deposit to cover the purchase price—say, two or three thousand will do as a starter. Then——"

Mr. Daly gasped.

"You want a cash deposit?" he ejaculated blankly.

"Certainly. I want some guarantee that you will take the stock after I have bought it," said Charlie, chuckling to himself at the way his visitor seemed to be taken back.

"Oh, all right," said Daly, recovering himself.

"Surely, that's the usual way of doing business with you chaps. You want \$3,000 in advance? Very good. I'll go and have my draft cashed, and I'll be back in an hour. In the meantime don't forget that all I've told you has been confidential. That stock will be worth \$1 a share within thirty days, and my pard and I have got to own most of it before the newspapers get hold of the news of the strike in the mine and print it all over the country."

Thus speaking, Mr. Daly made a quick exit.

"Now I wonder if Hen Bagshot is in this game or not?" thought Charlie. "He made no explanation as to why he wanted the stock. He's a real Westerner or I'm a poor guesser. Still he may have been instructed to play his part in that fashion, leaving it to this Daly to do the real stuffing."

Charlie, however, considered that so far he was amply secured against the plotters. He had bought 20,000 shares of Kickapoo at an outlay of only \$250, and still had \$2,750 of Bagshot's money to fall back on. The Westerner's written order to buy the stock protected him, so he had nothing to fear that he could see.

"I guess I'll run out and look up some more of the stock before four o'clock," he said to himself.

He put a paper on his door, reading:

"Will return in an hour, or about three."

After half an hour's hunt he found another block of 5,000 shares, which he bought for two cents a share. He got back to his office at a quarter past three and found a lady attired in widow's weeds in the corridor.

"I guess this is the widow with the 30,000 shares," he thought, as he walked into his office.

Five minutes later there came a knock on the door.

"Come in!" called out Charlie.

The door opened and in walked the lady in black.

"I should like to see Mr. Munson," she said.

"Yes, ma'am; that's my name," said Charlie.

"Take a seat and let me know how I can serve you. May I ask your name?"

"Mrs. Smith. I am a widow."

"Yes, ma'am," nodded the young broker, perfectly satisfied that he knew what she called for, but prepared to play the farce out.

"My husband died a few months ago," she said, with a sigh, looking down.

"You have my sympathy, ma'am," said Charlie, noting that the lady was about forty, and remarkably well preserved.

As a matter of fact, the lady was nearly fifty, but owing to the services of an expert masseur, and various cosmetics skilfully applied, she only looked to be forty, or even less.

"He was a man who made money easy and spent it freely. We lived well. But when death took him away, I found only a moderate amount of money upon which to support myself. With nothing coming in and a steady drain upon my

poor resources, I have become somewhat embarrassed, financially. Yesterday while going through my husband's trunk I found a lot of mining certificates. I then remembered he had bought them of some promoter about a year ago, paying 25 cents a share. I asked one or two of my neighbors if they had any idea what the stock was worth now. They could not tell me, but advised me to go to some Wall Street broker and inquire. I saw your name in the paper as a broker of mining stocks, so I came down to see you."

"Yes, ma'am. The name of the mine is——"

"The Kickapoo."

"I'm afraid, ma'am, your husband made a poor investment when he bought that stock."

"Isn't the stock worth what he paid for it?"

"No, ma'am. That mine went up Salt Creek about a year ago, and the stock is regarded as worthless in Wall Street. How much of it have you?"

"My husband bought 30,000 shares. Don't tell me I can't realize something on it. Really, I am in dreadful need of money."

"I'm sorry for your sake that it isn't worth \$1 a share, but unfortunately, dead mines have no standing whatever in the market. I might get you two cents a share for it, and that's more than it's worth."

"I couldn't possibly sell it under 10 cents," she said.

"Then I can do nothing for you."

"Nothing?" she said earnestly.

"Nothing. That is, nothing better than two cents, or perhaps three."

"Oh, dear, I'm sure this mine will turn out valuable some day."

"I hardly think so, ma'am. Dead mines very seldom come to the front again. A dead mine is one which has petered out of ore and has ceased to be worth the trouble of working. People who control mines don't abandon them as long as there seems to be a chance of finding ore somewhere in the claim. When a mine has once been thrown over as dead it is a pretty sure bet that it's done for good. That seems to be the case with Kickapoo."

"But it might come to life again," said the widow.

"I wouldn't like to take any chances on it. However, to help you out I will buy the stock of you for three and a third cents a share, or \$1,000 altogether."

"One thousand dollars is very little money. If you would give \$2,000——"

"Na, ma'am. One thousand is the utmost I will give. It isn't worth that, but still, appreciating the position you are in, I will give \$1,000. If you think I am not offering you a fair price, call on some other broker and ask him what he thinks it is worth. It absolutely has no market at all."

The lady got up and said she would have to think it over. Charley bowed and saw her to the door. As soon as she disappeared in the direction of the elevator he got his hat and took the next car down. She was just going out of the main entrance when he got down. He shadowed her down Broad street to the building where Cusick had his office.

"She is going to consult Cusick," thought the boy. "She'll be back at my office pretty soon."

Accordingly, he returned to his office in expectation that she would reappear there. His expectations proved to be correct. At a quarter of four she came back and said she had consulted with a friend, and he had advised her to accept his offer of \$1,000. Charlie bowed, made out a bill of sale of the stock, and asked her to sign it. While she was doing it he looked the certificates over and found them all right. Then he handed her \$1,000 and she went away.

CHAPTER X.—Simpson Is Puzzled.

"Now," thought Charlie, "if Simpson and Cusick have another move up their sleeve they will play it. As for Hen Bagshot, I have 55,000 shares of Kickapoo ready to deliver to him, and I still have \$1,650 of his money left. If he is a genuine customer I'd like to know what he intends doing with such a bunch of that useless stock, unless the mine has actually turned up a lode of new ore and that is the reason he is so anxious to buy the shares up. As he is my first customer, I wish him all the luck in the world."

Just then the door opened and admitted Broker Dodge. Charlie told him all that had happened since they parted that morning.

"Well," said the broker, "I am inclined to believe that Bagshot has no connection whatever with the conspirators."

"That's the way it looks to me. In that case Simpson and Cusick will divide the \$1,000 between them and shake hands at their success in getting something for a bunch of worthless shares. I guess it is pretty near as much as they figured I would pay for the certificates. As for Mr. Daly, who went away ostensibly to cash his draft and return in an hour, I am not likely to see him again, for it is an hour and a half since he was here, and he hasn't come back as yet," said Charlie.

"You say you have bought 55,000 shares of Kickapoo for Bagshot?" said Dodge.

"Yes, sir."

"At a little over two cents a share on the average?"

The boy nodded.

"He must have some strong reason for putting his money into it."

"He has probably inside information about the mine. I wouldn't be astonished if it turned out to be worth something after all."

"Such luck rarely happens to a mine once given up as a bad bargain."

"Well, that's his funeral. He promised me if I got at least 50,000 shares cheap, and got them quick, he would pay me \$500. If he keeps his word I have earned the money."

"I hope you will get it. It is a very nice commission for you to make out of a day's work. Not every broker with a considerably bigger office than yours can say as much."

Charlie treated Dodge to a cigar and that gentleman shortly left. Then Charlie wrote a note to Hen Bagshot, telling him of the result of his first day's work, and left it at the Astor House on his way home. Next morning, after running

over the Wall Street news, Charlie was about to start out and look for some more Kickapoo stock, when the door opened and Bagshot walked in.

"Sonny, you're a real hummer," he said, slapping the young broker on the back. "Gosh! I'd no idea you'd pan out so well. Fifty-five thousand shares, and cheap as dirt. You must have hustled some."

"I did, but I didn't give all my time to it, for I had other business to attend to," said Charlie.

"Of course. I reckon you had. I'm not the only one you're doin' business for. Waal, you shan't lose nothin' by it. I'm goin' to pay you well. But I won't stay now and interfere with your business. Can't you call at the hotel 'tween five and six and have dinner with me?"

"Yes, I guess so."

"Good! I'll look for you at quarter past five. What d'ye say?"

"I'll be at the Astor House at that time."

Bagshot shook hands with him and went away.

"I guess he's my first real customer, after all," thought Charlie. "It was a singular coincidence that he should turn up looking for Kickapoo at the very time Simpson and Cusick started to work their game with the same stock as a bait. There must be something behind his effort to pick up that stock. He's no fool, and he's come right from the place where the mine is located. Something has happened in that mine, and he knows all about it, and that's the secret of his visit to the city and the reason why he is buying up every share of Kickapoo he can find. Well, he seems like a mighty good fellow, and I hope he makes a good thing out of the mine."

Charlie put in most of the day looking for Kickapoo, and he found a number of small lots amounting in the aggregate to 10,000 shares, which he secured for a cent a share. He had now got 65,000 shares at an outlay of \$1,700. The trouble he had in picking up the last 10,000 convinced him that he would find it still more difficult to discover the whereabouts of the remaining 15,000. He guessed Bagshot would be satisfied with the results so far, for he had so expressed himself that morning. When coming from lunch about one o'clock he met Simpson on the sidewalk.

"Hello, Munson," said the broker, with a grin, "still making money?"

"Yes, sir. I've no kick coming."

"Are you personally interested in any mining stock?"

"No, sir."

"No? Why, Bridge told me he had sold you 10,000 Kickapoo and Jackson said you'd bought 5,000 from him, and I heard you had bought 10,000 more at something over three cents. What are you trying to do—corner a dead stock? That is something new in Wall Street finance," chuckled Simpson.

"I admit buying the stock, but it was for a customer."

"Oh, bought it for a customer, eh? You must have caught a jay."

"No, I don't call him a jay. He's from the West."

"Is he trying to get control of the mine?"

"I really couldn't tell you. He didn't confide his business to me."

"I thought maybe he told you that old chest-

nut about a discovery of rich ore in a dead mine that was bound to bring the mine to life."

"No, sir; he told me nothing about such a thing. I asked him why he was buying such a quantity of dead stock, and suggested that maybe he wanted the certificates to paper his room with. He replied that maybe he did, and I let it go at that."

Simpson stared at the boy broker.

"What was the gent's name?" he asked.

"Hen Bagshot."

"Hen Bagshot!" ejaculated Simpson.

"Yes. A funny thing about this Kickapoo matter is that another Westerner, who told me his name was Dick Daly, came into my office and wanted to buy Kickapoo, too. In fact, he wanted to get every share that he could find. He told me his reason, which seemed to be a good one, if there's any truth in it."

"What was his reason?" asked Simpson, who knew already.

"I can't tell you, as I promised to keep it a secret."

"Say, look here, Munson, I guess you're giving me a steer about this Bagshot."

"What do you mean by that?"

"There isn't any such person."

"If there isn't I must be under the influence of an optical delusion."

Simpson didn't know what to say. It looked mighty queer to him that somebody besides Daly, the accomplice employed by him and Cusick, should call on the boy in quest of Kickapoo. He really couldn't understand it. That afternoon Charlie saw that Houston Oil Pref. was going up, and he told Dodge to buy him 1,500 shares. The broker got it at 57, and later Charlie carried him \$1,000 to cover his marginal deposit. The stock closed at 59. At a quarter past five Charlie walked into the rotunda of the Astor House and found Hen Bagshot waiting for him.

"What have you done to-day for me?" the Westerner asked him.

"Not a great deal. I found only 10,000 shares in small lots," replied the young broker.

"That ain't so bad. That makes 65,000 altogether, doesn't it?"

"Yes."

"That's only 15,000 more. If you kin corral 5,000 of them I'll be satisfied and we'll settle. Then I'll get back to Paradise."

"I don't want to pry into your business, Mr. Bagshot, but it seems to me you must have some inside information about that dead mine or you wouldn't be paying out good money for worthless stock."

"P'r'aps I have, sonny. You get them 5,000 shares, and maybe I'll tell you all about it. Now let's go in and eat."

He led the way to the dining room, and Charlie accompanied him.

CHAPTER XI.—Conclusion.

Charlie tried hard next day to find more Kickapoo, but didn't succeed. Nobody that he called on had any of it, and they regarded it as a joke that he was looking for it. In fact, the boy broker's efforts to buy the stock had by this time leaked out all over the Street, and was gen-

erally looked upon as a funny piece of business, for no one believed there was anything in Kickapoo.

Houston Oil Pref. boomed to 65 that day, and Charlie sold out at a profit of \$12,000, which raised his capital to \$41,000. Dodge told him he was getting on fine. Hen Bagshot called on him and found he had not been successful in getting any more of the shares.

"Waal, I guess I'll let it go at that," he said. "You've done well enough. If you should run across any more, buy 'em for yourself. You'll make money. That stock will be worth \$1 a share thirty days from now."

"It will!" cried Charlie. "Has there been a discovery of ore in that mine?"

"Has thar, son? Waal, I reckon. Me and two pards own that thar mine. We bought it nigh a year ago and hev been workin' in it on thar quiet. A month ago we opened up a lode that made our eyes bulge. Samples have assayed \$450 per ton, and that aire's goin' some, believe me. I'm tellin' you this on the quiet, son. Don't you go an' say nothin' 'bout it. It'll all come out in due time, and then the people you've bought that thar stock from aire goin' to put up a mighty howl, believe me."

"Well, you owe me \$100, but you said if I got at least 50,000 shares at a low price, and got them soon, you'd pay me more, but I won't hold you to that. I will be satisfied with \$100," said Charlie.

"I said I'd give you \$500. Make out your statement and charge me \$500 commission. What I say always goes with me," said Bagshot.

So Charlie made out his first customer's statement, which showed he had purchased 65,000 shares of Kickapoo at a total cost of \$1,700. To this the boy added \$500 commission. That left a balance of \$800 coming to Bagshot out of his \$3,000 deposit. Charlie handed it over to him with the big bundle of certificates.

"Sonny, you aire thar right sort," said Bagshot, seizing him by the hand. "I'm mighty glad I drifted in on you. You've done the business up brown, and me and my pards are greatly obleeged to you. We're goin' to reorganize thar company, and get right down to work gettin' out thar ore. I reckon we'll want a representative h'ar in Wall Street. Will you take thar pointment?"

"I'll be glad to," replied Charlie.

"Good. You shall hev it, and I reckon you'll make somethin' out of it. You're only a boy broker, but by gum you're some worker, believe me. Good-by, you'll hear from me later," and with those words Charlie's first customer walked out of his office, and that afternoon started for Nevada. Charlie, much impressed by the information about Kickapoo he had received from Hen Bagshot, lost no time in looking around again for some shares of the still outstanding 15,000.

In one afternoon he picked up 10,000 shares, and easily got it for a cent a share.

He locked the Kickapoo shares up in his safe and went home.

He decided to tell his father and mother the truth that night, and he knew it would stagger them with surprise.

Supper was finished, and Mr. Munson was about to leave the table when Charlie said:

"Hold on, pop, I want to tell you and mother something important."

"What is it?" asked Munson, pere.

"I haven't been working for Green for the last two months or more."

"What are you doing now—clerking?"

"No. I am boss of my own office."

"How long has this been going on?"

"Ever since I left Mr. Green."

"Do you know enough about the business to make it pay?"

"Whether I do or not, I'm making it pay."

"What have you made?"

"Well, I've had one customer so far, and I made \$500 out of him, and expect to make \$10,000 more out of stock I purchased through his advice."

Mr. Munson gasped.

"Look here, young man, where did you get your capital to go into the brokerage business? I don't know a whole lot about Wall Street, but I know this much, that it takes money to conduct a business in the financial district. I don't imagine that anybody would lend ten or twenty thousand dollars, so kindly explain how you have done all this."

"I'll answer to your satisfaction," replied Charlie, who then told him how he had saved up \$50 and then started on a speculative career at intervals, while working for Broker Green, which finally resulted in the accumulation of \$5,500.

"Do you mean to say that you have made \$5,500?" said his father, unbelievably.

"I made that while acting as Green's messenger. I've made \$37,000 more since I've been out on my own hook."

Mr. Munson nearly fell off his chair.

"Why didn't you tell your mother and me about your luck?"

"I wanted to give you a bigger surprise by waiting till I had made more money," said Charlie, which was only the least of his reasons.

Ten days later the news came out about the Kickapoo mine.

The stock of the reorganized company was re-listed on the Goldfield Exchange, which caused it to be recognized in the East, and it was bid for on the Curb at 25 cents, and rapidly went to 60 cents.

At the end of a month it was going at \$1, and Charlie could claim that it was now worth over \$50,000.

After that Charlie became well known on the Curb, and in the Street generally, and he began to get customers.

Charlie Munson is now a big successful broker, and he is called Charlie of the Curb still, for everybody likes him.

He is married and his wife was once Edith Cosgrove, whom he saved at Kneeland from the abductors.

Next week's issue will contain "A MILLION IN RUBIES; OR, THE RICHEST FIND IN THE WORLD."

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CURRENT NEWS

PINEAPPLE FOR 40,000 KRONEN

A man walked into the bar of one of the big hotels in Vienna and placed a pineapple on the table. "One pound sterling or 40,000 kronen," he said.

There was no sale, but the incident serves to illustrate the chaotic idea of values prevalent there. An Austrian smelled it gratefully, remarking: "It's the first one I have seen since 1914."

BURIED TREASURE

The police and the sheriff's office are trying to solve the problem of how bar silver worth between \$3,500 and \$4,000 came to be buried on the farm of Lewis Salmon, on the east bank of the Niagara River, near Lasalle, N. Y.

Salmon called on a Buffalo jeweler one day with a sample of the metal, which he had turned up with a spade. Learning that it was real bullion, Salmon reported his find to the police, and accompanied by an officer, returned to the farm.

They dug up 44 bars, each six inches long, three inches wide and half an inch thick. The soil

showed no signs that the bullion had been recently buried. The bars were found at varying depths from one to four feet below the surface of the ground.

KILLS BIG BEAR

Mortimer Durst, near Bittering, Garrett County, Md., shot a black bear that dressed 300 pounds. The animal was fat and apparently about three years old.

Durst, accompanied by his nephew, Kenneth Durst, had followed the trail of the animal all day and came upon it on the east slope of Meadow Mountain as the animal was sunning himself, and with one shot from his rifle despatched him.

This was at a rugged spot near Dunlap's Camp, not far from Big Run. The two men dragged the body to the foot of the hill to a sled and hauled it to the Durst farm, where it was dressed. This is thought to have been the same bear that one night last November visited the Durst farm and carried away a 100-pound hog. It is thought he had returned for a second feast of pork when Durst got on his trail.



LOOK!



"Mystery Magazine," No. 107, Out April 15th, Contains:

A FEATURE STORY:

"HELL'S HINGES." By Hamilton Craigie.

A SERIAL:

"THE VOICE OF HORROR." IN TWO PARTS. By Gerard and Beatrice Luisi.

FOUR SHORT STORIES:

"HAUNTING EYES," by Jack J. Gottlieb; "THE HOUSE-BREAKER," by Will A. Wilkinson; "THE MOUSE," by Merritt L. Allen; "TWO BURNS AND A SHORT-CIRCUIT," by Earl Norton.

AND A SCIENTIFIC ARTICLE:

"PHRENOLOGY." By Russell Raymond Voorhees.

THE MISCELLANEOUS MATTER CONSISTS OF:

THE SIAMESE A PECULIAR PEOPLE — THE WEIGHT OF SPECIE — EMERGENCIES FOR LAWYERS — BABY IN WELL SAVED BY VOICE OF MOTHER — CURIOSITIES OF NATURE — A MONKEY PICKPOCKET — A CURIOUS SALT WELL — "GHOST" IS JUST RADIO — MESMERIZED BY LION — FLOATING FISH POND — LATHES 210 FEET LONG — PREHISTORIC FREIGHT — "GHOST" IN CALIFORNIA — COLOR OF GROUND AFFECTS PLANTS — A WILD WOMAN — A JERSEY GHOST — MYSTERY CHEST OPEN — ELEPHANTS RAID A STATION — GOLD-BEARING SANDS.

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Daring Dan Dobson

— OR —

THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

CHAPTER XIV.

A Well Earned Escape.

He fired a shot into the air.

"There, that'll stop 'em a minute—they haven't reached the curve in the road. They'll suspect an ambuscade."

"Well, what now?" asked old Zach.

"You push off in the water. Better put your boots on the raft with those revolvers. I'll put my boots there, too—and I'll swim after you as soon as I keep them back for about ten minutes. Now, quick—there's not a minute to lose."

Out into the water they went.

The horses whinnied as they were led into the cold water, but the animals were obedient. They swam strongly, as the two men forced the raft into the current, using all their strength.

The raft supported them better than they had hoped for, and they managed to use two sapling branches to shove out, sitting on the logs instead of swimming, after the current once reached them.

Dan had slipped into the shelter of some big trees—in his stocking feet—waiting for the approach of the pursuers.

The chasing party now rounded the bend cautiously, leading their horses and walking.

Dan Dobson, true to his name, stuck gallantly to his position.

He sent a shot singing down the road, aiming it so that it would come very near the men, but not close enough to kill or injure them.

Bang!

He pulled the trigger once again, and this second little song from the bullet convinced the men that they were within close range of a determined opposition.

"They'll be shooting next," he muttered, and he dropped to a low shelter with the words.

It was none too soon, for the next instant came a furious volley from a score of rifles which tore the leaves and branches all about and above him.

It was a lucky concealment, and well chosen, for the big trunks protected him.

Newcastle's men were determined to win that barrel of "mountain dew," and "alive or dead" made matters much easier.

But this time Dan Dobson took careful aim at the apparent leader of the expedition, in the lull after the shots, and a careful shot sent the man's hat whirling through the air.

He crawled along the ground rapidly and from

another position sent another bullet through the air, over their heads.

This had the effect he wanted.

Moonshiners are great men at ambuscading.

It is their favorite way of fighting, for it allows the battler to remain unseen, and does not allow the other side to get a true idea of numbers or munitions.

But these mountaineers did not relish their medicine now.

They quailed with suspicion and fear.

"That ain't no small party!" cried one man.

"They's got lots of guns," answered another.

"Let's get back, and come at 'em through the underbrush," volunteered a third.

"Injun methods is the only way ter git them fellers," was the opinion of a fourth.

Now it was all right to pursue and persecute the enemies of their feudal king, but when it came to risking life, liberty and the pursuit of moonshine and other good things to drink and eat, they balked.

So our hero had the pleasure of watching from his peeping hole between two low-hung limbs of the tree, as the pursuers backed down the road.

They raised their rifles for another shot, and Dan dodged until the report had died away.

"Now, they'll probably try the trick of worming their way through these trees to get at the position of my great army from the side," said Dan Dobson to himself. "Well, they would be sore if they knew that I was all in as far as defense goes, for there's not another unused shot in that revolver Tom Dingle gave me. I'll go swimming now, or they'll surround me."

And so he hurried to the edge of the flooding river.

It was a discouraging sight, for his friends were far out on the broad surface, and it was a tiresome swim ahead of him.

But Dan knew it had to be done. When a fellow knows that, he is wise to yield to the necessity and hustle.

Dan unloosened his shirt collar, rolled up his sleeves, so that there would be no more friction or impediment than necessary.

The trousers he pulled up and rolled about his knees the same way.

"I guess I won't bother with this revolver," he muttered, as he tossed that aside. "The weight of that might count for my life and I'll swim hard and fast, for the water is terribly cold."

Then he ducked into the stream.

Oooh! How he gasped, and it felt as though his heart must fairly stand still, for a little while, as he struck out almost blindly from the shore.

He used the overhand stroke at first.

This made every muscle in his arms and chest do its work.

Accordingly, it warmed him up against the chilling dead feeling of the stream.

Shortly, he felt the tug of the current, and he swung into the calm, speedy breast stroke, called by many swimmers "sailor fashion."

This was his favorite.

(To be continued.)

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ITEMS OF INTEREST

DEPOSITORS TO BE FINGER-PRINTED

All postal savings depositors must now be finger-printed; this supplements the present method of identification and safeguards both the paying postmaster and the depositors. The system was inaugurated on December 15th, and the prints are taken whenever an account is opened or interest or principal paid. Care is taken to disabuse the minds of depositors of any connection between this procedure and criminology; those who already have accounts will register their finger-prints in the first transaction following the installation of the system.

SENT HIM A MULE'S HEAD

On his summer trip Frank Brown of Independence, Mo., got an elk and ordered the head mounted. He was expecting it one day last week, and when a big box arrived by express he procured a hatchet, nail puller and derrick and hastened to open it up. The boys gathered around to watch, and when the box was carefully opened the excelsior and straw removed, there was the head of a grinning mule with dead jumpson weeds for branching antlers. Those who saw it pronounced it a very fine head of its kind, and the joke was complete when a big express bill was presented.

FINDS OLD PENNIES

Much speculation is rife in Miller, S. D., over the finding recently of a large number of old pennies bearing the date of 1803, 1836 and 1800, by Carl Abbott of St. Lawrence, while he was out hunting.

Returning to town with his find he showed the pennies to friends, and a party returned to the spot where the coins were picked up and made a thorough search which resulted in the finding of more coppers bearing the date 1800.

These coins were found near a large rock and investigation revealed what was thought to have been the remains of a small leather pouch, probably of buckskin. It is known that sums were lost near where Miller now is located during the early days of stage lines express.

THE BITE OF THE GILA MONSTER

Natural History has an instructive little article on the Gila Monster. Authorities differ as to the deadliness of its bite; but no really authentic case of human death from this source has been forthcoming. The poison is fatal, but it seems that the animal is unprovided with means for ejecting it; the glands are in the under side of the mouth, imperfectly connected with the teeth, and, as Dr. Leo Loeb points out, liquids won't flow uphill. One Gila monster was adopted as a playfellow by a five-year-old girl, and never offered to bite her; another, after being safely handled by a museum attendant for a year, inflicted the worst

bite on record, but the man recovered. The poison seems generally to be wiped off before it can enter the wound.

JEWELS WORTH \$1,000 RESCUED FROM SEWER

Diamonds worth \$1,000 belonging to Mrs. Edward Van Riper were recovered the other day by the street cleaning force of Paterson, N. J., an hour after Eddie Van Riper dropped his mother's chamois jewel case down a pipe in the bathroom. Mrs. Van Riper was so relieved when one of Paterson's veteran street cleaners emerged from a muddy manhole carrying the stained jewel case that she fainted.

When Mrs. Van Riper telephoned to her husband that Eddie, their 6-year-old son, had found the jewel case on the top of the refrigerator and playfully slipped it down the drainpipe, Mr. Van Riper telephoned to Lawrence T. Ryan, Street Superintendent, who dispatched a crew in a fast automobile to the Van Riper home. A manhole was opened, a fine screen placed across the sewer and the main flushed with a fire hose.

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Hearts and Diamonds

By KIT CLYDE

Carter, Blake & Co., dealers and importers of diamonds and other precious stones, were unusually busy at Christmas times.

They decided to employ some more men.

Cyril Chester saw in this his opportunity to obtain a position.

His uncle, Abner Blake, junior member of the firm, had promised him the first vacancy.

Cyril at once applied to Mr. Blake, and was made a salesman in the store.

Cyril was twenty-two, quite poor, and in love; so he determined to devote himself very earnestly to his business, hoping that application might lead to his promotion, and ultimately enable him to marry Florence Titus, to whom he had been secretly engaged for almost a year; in fact ever since he was graduated from college.

As their engagement had never been announced Florence still had several suitors for her hand.

Among others a certain Wilson Clide, who despised Cyril because he saw Florence preferred him beyond all her other lovers.

Clyde was also employed by Carter, Blake & Co.

He was superintendent of the repairing department.

One morning early in the new year, Mr. Blake sent for Cyril to come to his private office.

When the latter entered he said:

"Cyril, we have just finished the re-setting of Mrs. Candor's very valuable diamonds, and we dare not trust them to the mail or express company, so we want you to start to-night for Pittsburg and carry them to her. It will be better to let no one know of your departure or errand, as the jewels are valued at sixty thousand dollars. You can take them in a little valise and—"

Here Mr. Blake stooped and whispered something into Cyril's ear, for at that moment Wilson Clide had entered to ask some question about an order he had just received.

After Cyril left the office in the afternoon he had only time to bid Florence a hasty good-by and hurry for the evening train to Pittsburg.

Just as the train was starting a young boy boarded it and took a seat almost opposite Cyril in the drawing-room car.

For a while Cyril read, looking up every now and then to watch the young boy who sat opposite and whose face seemed to him to be somewhat familiar; then, too, the boy acted so strangely—he seemed to be suffering from some great and suppressed excitement, which, though he did his best to hide it, exhibited itself in the anxious glances he cast about the car and his restless manner.

Finally the boy arose and went to the end of the car where the smoking compartment was.

Cyril, growing tired of his book, decided to have a cigar, and suiting his action to his wish, also went to the smoking compartment, again sitting opposite the young boy.

He looked in vain for a match.

Finally the boy whom he had before noticed came to his rescue and offered him a light.

After this they began a conversation which lasted until Cyril became so sleepy he decided to go to his berth.

The young man remained in the smoker, saying that he was not a bit sleepy.

"But you are yawning dreadfully, sir," said Cyril, smiling.

The boy seemed embarrassed by this good-natured speech, but answered:

"That is merely a habit I have. I often yawn, but I never go to bed before two o'clock, and that is two hours yet. However, don't let me detain you. Good-night."

"Good-night," said Cyril, departing.

When he awakened in the morning, the sun was shining brightly, and the train was just entering Pittsburg.

Cyril took a cab, and directing the coachman to drive to Mrs. Candor's, who lived in Oakland, he proceeded to open his valise and look at the diamonds, to assure himself of their safety.

He gave a cry of horror as he perceived that they were gone.

Hastily springing from the cab he returned to the station.

He asked the conductor about the young man who had talked with him in the smoking compartment the night before.

The conductor said that that passenger had gotten out at a little town about thirty miles below Pittsburg with another man.

Cyril then told the conductor of the robbery and sent telegrams all around to stop the thief.

All day he waited in the Pittsburg depot.

Gradually the answers to the telegrams came back to him, but they contained no clue of the young man.

No one had seen any such person at any time.

Crestfallen and unhappy, Cyril returned to New York.

He arrived there about nine o'clock, and going at once to Carter, Blake & Co., sought out Mr. Blake in his private office and told him the whole story—his suspicions of the young man and his fruitless search for him.

While they were talking Wilson Clide entered.

His gray hair and pale face seemed to Cyril to be whiter even and paler than before he left.

Cyril's mental comment was:

"He has proposed to Florence and been rejected. That is why he looks so badly."

"I have just received a telegram from Mrs. Candor saying the diamonds were not delivered yesterday as promised. Have they been sent?" asked Wilson Clide, looking from one to the other.

Then Mr. Blake told him the entire story, first taking care to send Cyril from the room.

For though he doubted him, he felt sorry for him.

Mr. Carter was called in, a hurried council was held, an officer summoned, and Cyril arrested and borne off to a prison cell.

He begged to be allowed to call and say a few words to Florence.

The request was denied.

"She would not wish to see you—a thief," said Wilson Clide, with ill-concealed malice.

"How dare you——" cried Cyril, raising his cane.

He would have struck Clide had not Mr. Carter interfered.

The officer led him down the steps.

"You have forgotten your hat, Mr. Chester," said Clide, following him to the door.

"No matter," said Cyril, passing down the street.

Just as he turned the corner he looked back and saw Clide kick the offending hat into the street with great vehemence.

"He don't seem to like you," said the officer.

"Hardly," replied Cyril, sadly.

The trial was almost over.

Cyril found his chances for acquittal less and less.

Clide had sworn falsely, but so well that Cyril saw the establishment of his innocence further and further away.

Cyril buried his face in his hands, and thought bitterly of his ruined life and Florence.

"There is one more witness," said the lawyer for the defense.

Cyril looked up.

Wilson Clide turned deadly pale, and seemed as if he would faint as Florence stepped upon the stand.

She was duly sworn in.

"Your name, miss?"

"Florence Titus."

"Your age?"

"Nineteen."

"Your residence?"

"No. 135 West ——— street."

"Will you kindly tell us all you know about this diamond robbery?"

"Mr. Clide and Mr. Chester are both friends of mine. Last week Mr. Clide——"

"I object!" cried the opposing lawyer, rising.

"Your honor, I object."

"Omit that part," then said the judge, turning to Florence and speaking gently to her.

"But I can't tell my story otherwise," the witness answered, turning suddenly pale.

There was some little confusion here caused by the attempt of Mr. Clide to leave the court and make his way through the crowd.

The witness continued her story.

"About a week ago Mr. Clide proposed to me. I rejected him upon the ground that I was already engaged to Mr. Chester. Mr. Clide grew angry, and vowed to be revenged on Mr. Chester."

Again the objection was raised to her testimony, again the objection was removed, and she was permitted to tell her story in her own way.

"Mr. Clide, after he left me, wrote two letters, evidently. One was for me, and the other for a person called Jock. Mr. Clide evidently sent my letter to Jock, and Jock's to me. It is here, and I think will materially aid in clearing Mr. Chester."

The letter was produced.

It read thus:

"DEAR JOCK.—Your scheme is good. Besides making us rich, it will aid me in a little personal revenge. Take them and get Chester accused. He

goes to Pittsburg on Thursday. They are in a valise, small, black, marked H. H. C. Yours,
"WILSON C."

"Arrest that man," cried the judge, pointing to Wilson Clide, who sat shivering in a corner.

"But he is innocent; he did not commit the robbery—the thief was another man—the jewels——" cried Florence, very much agitated.

But the judge interrupted her, saying:

"Where are they?"

"In my possession," was her answer, and then in the most unexpected manner she fainted away and had to be removed from the courtroom.

A recess was announced.

Cyril, more dead than alive, and completely astounded by what he had heard, was borne back to his cell.

Florence was placed under arrest—as an accomplice.

The court reassembled.

Florence, having recovered from his faintness, continued her testimony—it was as follows:

"Having received that letter, I decided to save the diamonds, so I dressed in boy's clothes."

Here she paused and blushed furiously, then continued:

"I succeeded in getting the train just as it left the station. My plan was to keep Mr. Chester awake all night by talking to him, for this purpose. I succeeded in getting him in conversation. I took all the matches from the match-box in the smoking car, and Mr. Chester had to apply to me for a light for his cigar. After that we talked, but about twelve o'clock Mr. Chester got sleepy and went to bed. I was in despair. I retired to my berth, which was just opposite his, and watched. Finally I saw someone moving in the berth above Mr. Chester's. I knew it was Jock, so, anticipating him, I stole out and, drawing the little valise from under Mr. Chester's head, retired to my own berth. I took out the jewels and returned the valise. I decided that I would restore them to Mr. Chester in the morning. Just then the train stopped at some little station. I saw the man Jock leave the car. I followed. He disappeared into the darkness. I followed him for a few steps and then, deciding that it was useless, I started to return to the train. It was too late—the train was gone. I had been so interested in Jock I had forgotten all else. There was nothing for me to do but wait until morning, as the station was closed for the night, of course. The diamonds were in my pocket. About six o'clock the stationmaster came. I was then in my woman's clothes, as I had a dress and a waist in the valise which hung from a strap over my shoulder. He took me home, and his wife gave me some breakfast. The next day I returned to New York. I was too tired to come before, and too weak. And—and that is all."

"You are a brave girl," said the judge.

Cyril and Florence are to be married in the spring. For though Clide's game was clever and his diamonds well played, still Florence played her hearts better.

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INTERESTING ARTICLES

BACK TO THE HOUR-GLASS

A miniature "hour-glass" is now being used to time the telephone conversation. Its upper compartment exhausts itself of sand in just three minutes; with one eye on the glass, the telephone user sees when the time is almost up, and can speed up his business accordingly, so that the talk may be finished within the specified three minutes of the long-distance call.

A DRIVE ON THE PRAIRIE DOG

In Niobrara County, Wyoming, prairie dogs infest 200,000 acres of farm land; each dog means a loss of more than \$1 a year. The Biological Survey is cooperating with landowners to clean up these colonies of pests; in one such clean-up 99 per cent. of the animals were destroyed. Free bait is furnished for government land, and county commissioners give financial help in the smaller sections.

AXE FOR FOREST GIANTS

Three oak trees, estimated to be more than 200 years old, have been cut down in the business district of Valparaiso, Ind., to make way for a new business building.

The three trees are fully seventy-five feet tall and three feet through at the base. It is estimated the trees contain eighteen cords of wood and fence posts.

Many years ago hundreds of these giants of the forest stood on the present site of the city, but they have given way to the progress of civilization. At the Court House Square, in the center of the business district, four of the trees remain.

WONDERS OF THE MIDNIGHT SUN

There is always mystery and witchery to the people of temperate climes in thinking of the Land of the Midnight Sun, and accounts by travelers who have witnessed its rare beauties are welcome as a page from some romance.

From the end of May to the last days of July in Norway and Sweden the sun shines day and

night without giving place to darkness. The stars are never seen during this time of continuous daylight, and the moon shines pale and cold. Summer is so short that the wild flowers have just enough time to grow, to bloom and to fade, and the farmer is barely able to gather in his harvest, which, however, is sometimes nipped by a summer frost.

The midnight sun passes, and a few weeks later the hours of sunshine shorten rapidly, the air becomes chilly and the nights colder, although the sun is warm during the day. All this happens by the middle of August, and then the grass turns yellow, the leaves change their color, wither and fall; the swallows and other migrating birds fly southward; twilight comes again, bringing the stars, one by one, which now shine brightly in the pale blue sky; the moon appears again as queen of the night, lighting and cheering the long, dark days of the Scandinavian winter.

LAUGHS

Knicker—What is a swimming hole? Bocker—A body of water entirely surrounded by boys.

"That's a terrible noise in the nursery, Mollie," said her mistress. "What is the matter? Can't you keep the baby quiet?" "Sure, mum," replied Mollie. "I can't keep him quiet 'less I let him make a noise."

There were some questions in geography required in the preliminary examinations for law students who aspired to admission to the bar. Among them was: "Name ten animals that live in the Arctic zone." One young man wrote: "Five polar bears and five seals."

Mrs. Lansing—Our Aid Society is going to give a church social at the church. Lansing—Another? Why, you just had one last week. Mrs. Lansing—I know. It did not pay expenses, so we're giving another to make up the deficit of the last one.

"Colonel Brown seems to be very literary," remarked a visitor to the Brown household to the negro maid, glancing at a pile of magazines lying on the floor. "Yes, ma'am," replied the ebony-faced girl, "yes, ma'am, he sholey am literary. He jes' nat'ally littahs things all ovah dis yere house."

He was a simple looking lad and he annoyed the busy blacksmith by standing inquisitively near the forge, where he was very much in the way. Finally the blacksmith held a red hot iron suddenly under the boy's nose, hoping to frighten him away. "Say, mister," said the boy, unabashed, "if you'll give me a dime I'll lick it." The smith took a dime from his pocket and held it out. Whereupon the simple looking lad took the coin, licked it and walked away whistling.

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FROM ALL POINTS

DEATH IN DRINK

"The 'face on the barroom floor' should be a skull with crossbones under it these days," declares George H. Blincoe, Federal Prohibition agent.

"Death lurks in white corn liquor," he says. "It all contains fusel oil, one of the most deadly poisons. First-run moonshine is 'rank poison,' yet the moonshiner who makes the stuff—'first shots' it is called by the legitimate distiller—doesn't trouble himself to distill it again, but sells it as it is for drinking purposes."

Double distilled and ageing in charred barrels for at least four years is necessary to remove the fusel oil, Mr. Blincoe says.

"No moonshine I have ever seen in my experience as a Prohibition enforcement officer has been aged. The bootleggers' motto seems to be 'full speed ahead' and never safety first."

POLLYWOGS

"Have you a little pollywog in your home?" reads a sign in a bird and fish store in the lower downtown section of New York. The pollywogs swim contentedly around in a glass fish aquarium, and if you buy an assortment you are supposed to watch them develop into frogs.

Before it was a pollywog it was a tadpole. A tadpole is almost all tail. A pollywog is less tail and more body. As the front part of the body gets larger it takes on the appearance of the frog which it will be in a few weeks. Soon the legs develop. The tail then rapidly disappears, being absorbed by the rest of the body. By the time the new frog is ready to croak the tail will have disappeared.

The aquarium man says he has many calls for the embryo frogs. They are particularly sought after by high school students who are studying zoology and by others interested in the mysterious changes wrought by nature.

INDIANS PAID

Kickapoo Indians have been much in evidence at Eagle Pass, Tex., the past few days, coming from their reservation near Musquiz, Mexico.

They came in to receive their checks, long overdue them, from the United States Indian agency office at Shawnee, Okla.

The checks came the other day and have been under distribution. Smiling Indians with bundles can be seen on all streets and in every direction.

Detention of the checks by the Shawnee office after their payment became due the Kickapoos caused the latter much suffering during the winter and led to complications with the Mexican Government, which was called upon to send 500 troops to stop the Indians from wantonly slaughtering deer out of season and violations of the game laws of Mexico, to which it was said they had been forced to supply food or starve.

Now heap big Indian is happy, as they have plenty of money to supply their every need at present.

FIVE MILES UNDER THE SEA

Deep-sea sounding of late years has become a very exact science. No idea of the difficulties involved can be gathered simply by watching a vessel sounding off our shallow coasts. It is when a ship reaches the ocean, thousands of miles from land, that the real work begins. To sink a lead to a quite shallow depth is the easiest thing in the world. But when it comes to working in miles sailors are brought up against a very different problem.

Even to-day nobody knows exactly where the greatest depth exists, for the simple reason that no instrument at present invented can reach the bottom in the deepest parts.

A theory accredited by scientists is that below a certain depth solid matter refuses to sink, because the pressure of the water is so great that specific gravity is overcome.

It is widely held that when ships sink in the deepest parts of the ocean they never reach bottom, but float about suspended in the water at a depth below which their weight is not sufficient to take them.

In support of this theory it may be stated that the greatest depth which has been sounded up to the present is just over five miles. But it is thought that parts of the ocean are perhaps four times as deep, and marine engineers are anxious to find some means of proving this.

In this branch of nautical research wonderful instruments are used.

Attached to the leads of the sounders, which weigh 70 pounds and are suspended on piano wire, are specially constructed cups, which close automatically and bring up samples of the ocean's bed.

They are provided with a dial upon which the depth touched by the leads is at once recorded, and are in use in all ocean-going cable ships, which must of necessity determine of what the ocean bed consists.

Time after time ships working in far seas have seen no record of solid matter reached by reading the sounder dial because the leads are not sufficiently heavy to penetrate deep enough.

All records that exist at the present day may very soon be broken by the Shackleton Expedition. The grab-sinker which they will use can be employed at a depth of seven miles. What will be found nobody can say. All existing theories may be exploded, but it is certain that some interesting data will be forthcoming.

Naturally, deep-sea sounding is essential from many points. Fog is the seaman's enemy. Soundings must be taken frequently to avoid disaster. Formerly the leads used were smeared with tallow. Many interesting specimens were brought to the surface, but nothing is known of the flora and the fauna that exist at great depths. Hence the constant attempts to discover better sounding apparatus.

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A FEW GOOD ITEMS

LOST VOICE RETURNS

Frederick Holman, of London, England, who lost his speech in the war, sat reading. He was irritated by his pet dog, which wished to play, and, forgetting his affliction, shouted:

"Lie down!"

Then he leaped up in astonishment at the sound of his own voice. Since then he has been able to speak in a perfectly normal way. His wife, whom he married two years ago, had never heard him speak before.

THIEF OVERLOOKED SOME

Herman Fischer of Anaconda, Mont., before he left his bachelor home in the morning, placed seven \$100 bills in an old tomato can, set the can on a kitchen shelf, placed an old hat over it, and went to work. When he returned in the evening the hat was over the can, the can on the shelf, but empty. And still Fischer felt he had cause for congratulations, because he had left in a vest hanging in his cabin \$1,800 in uncashed county warrants, \$15 in cash and a gold watch, which the thief had overlooked.

ORDERS DRESS FOR GIRL EMPLOYEES

Women's skirts should not be shorter than an inch above the shoes is the decision of girls belonging to the American Rescue Workers, an organization somewhat similar to the Salvation Army, the other day.

The national council, held in Philadelphia recently, and composed entirely of men, hesitated to take action on such a delicate subject and referred it to the girls themselves. Their decision has been announced at Dayton, O., by Major D. Hainley.

PUPILS HURT BY CARTRIDGE

An investigation by the County Board of Freeholders is expected to be made of an accident the other afternoon in a public school at Ford's, near Perth Amboy, N. J., when a cartridge exploded in the hands of Robert Kovacs, thirteen, injuring him and four other children.

The cartridge was presumably for an army rifle. Kovacs lost a thumb and two fingers. Bessie Wilson of Ford's was bruised about the head. Mary Zick of Ford's bruised and cut on the legs, Marguerite Quish of Keasbey, arms bruised, and Louis Tofrovich of Keasbey, legs cut and bruised.

The boy is said to have found the cartridge in a field near a Government arsenal. He began to pick it with a pin and it exploded.

NEARLY A CENTURY OLD

"Grandpa" Joseph Adams, Iron Mountain's oldest citizen, celebrated his ninety-eighth birthday the other day at the home of his granddaughter, Miss Ora Pelham.

Adams is a native of New York State, having been born at Fort Ann. He came to Iron Mountain, Mich., seventeen years ago. Despite the fact that he has lived almost a century, "Grandpa" Adams still reads without classes. His hear-

ing is good. He does considerable work about the home and has a garden in the summer.

Adams was prominent in business affairs and at one time operated a number of canal boats. He says his boats carried the first cargo of hard coal from this country to a Canadian port. He also freighted from the United States the stone and marble that was used in the construction of the first capitol building at Ottawa, Canada.

DREAM SAVES WOMAN'S MONEY

Police search was made one night for two highwaymen who held up Mrs. Frank Halversen, of Minneapolis, Minn., and then knocked her senseless when they failed to find any valuables in her purse late at night. The hold-up was said to bear out a dream she had recently that she would be accosted by footpads.

On her way to her home, near the east end of the Franklin Avenue bridge, Mrs. Halversen became so frightened at recollections of her dream that she stepped into the Bridal Veil chicken shack and hid her money in her shoe. Then she continued on her way home.

A short distance from the residence she was stopped by two men. When they found her purse empty of valuables one of them struck her a blow over the head which knocked her senseless. She lay unconscious in the street for several minutes. When she recovered the men were gone.

WALRUS HUNTERS SAW AN OLD RUSSIAN SHIP

A historic Russian side-wheel steamer, the Polotofski, built seventy years ago, is the latest addition to the phantom fleet reported by Behring Sea Eskimos, as seen this winter in the vast area of ice that surrounds the Polar regions.

A gigantic movement of the ice field southward in January brought it nearest to Northern Alaska for many years and members of several tribes walrus hunting were startled one night to see the old steamer riding in the ice pack. An investigation disclosed the identity of the old-time ship. That night the ice pack moved beyond the horizon.

The Polotofski was caught in ice floes at St. Michael in December, 1915, and disappeared the following spring during a great storm. It was believed she had been ground to kindling and sunk. The ship was built in 1856, the hull and ribs of Alaska yellow cedar and spruce. Her boiler was of copper and copper nails and bolts were used on the framework. When finished she was placed in service to carry ice and coal to San Francisco during the golden period.

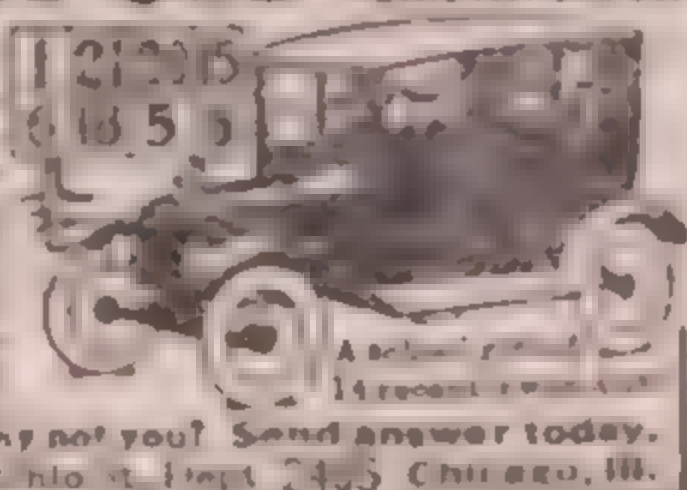
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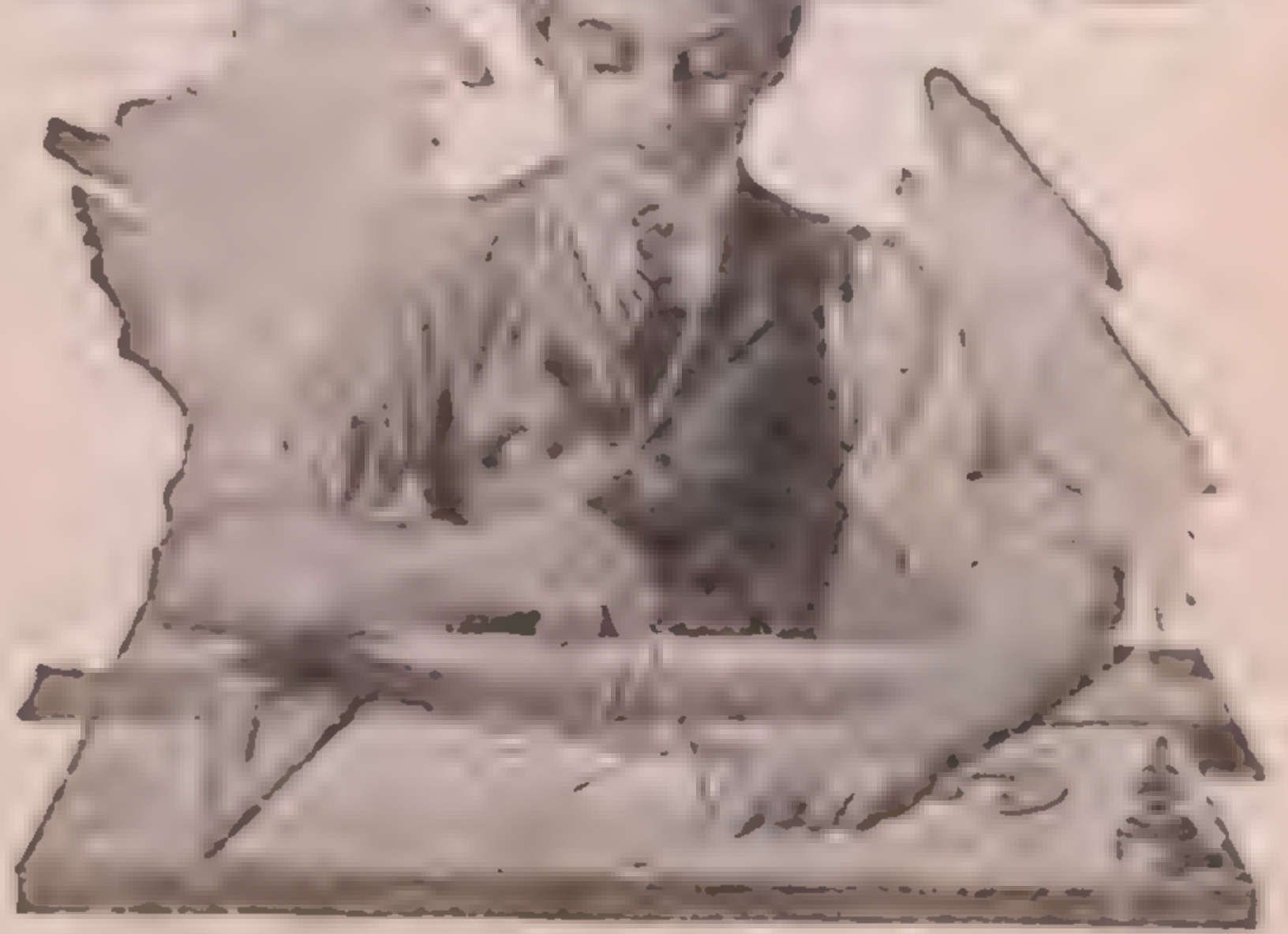
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